COUNCIL FOR MEDICAL SCHEMES

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Council for Medical Schemes

ANNUAL REPORT 2004-5

Strategic Objectives

Secure an appropriate level of protection for beneficiaries of medical schemes and the public by authorising the conduct of medical schemes business and monitoring the financial performance and soundness of schemes.

Provide support and guidance to trustees and promote understanding of the medical schemes environment by trustees, beneficiaries and the public.

Foster compliance with the Act by medical schemes, administrators, managed care entities and brokers and initiate enforcement action where required.

Investigate and resolve complaints raised by beneficiaries and the public.

Monitor the impact of the Act, research developments, and recommend policy options to improve the regulatory environment.

Foster the continued development of the CMS as an employer of choice.

Develop strategic alliances nationally, regionally and internationally.

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Previous page

- A **DIVINER'S BASKET** with the objects necessary for divining and therapy to deal with illness or "re-establish order in the vital relationships between people, and between people and the spiritis" (Boris Westliau quoted by Colin Richards) and comes from the Chokwe people of Angola and the Democratic Republic of Congo.

The images

The selection of images was made with the assistance of the Wits Art Gallery, to reflect notions of health and the exchange of money in many cultures in South Africa and the continent as a whole, many of which live side-by side in a setting which supports medical schemes. These two items (health and the exchange of money), very roughly mirror the business of medical schemes.

The artwork reflected in the Annual Report 2004/05 belongs to Wits University and Standard Bank Collections of Art. The Council for Medical Schemes expresses its gratitude for the use of these images and in particular for the assistance given by Julia Charlton, senior curator of the Wits Art Gallery.

AIDS CLOTH by Noria Maswanganyi & Florence Nobela of the Chivurika Embroidery Project.

contents

Chairperson's foreword

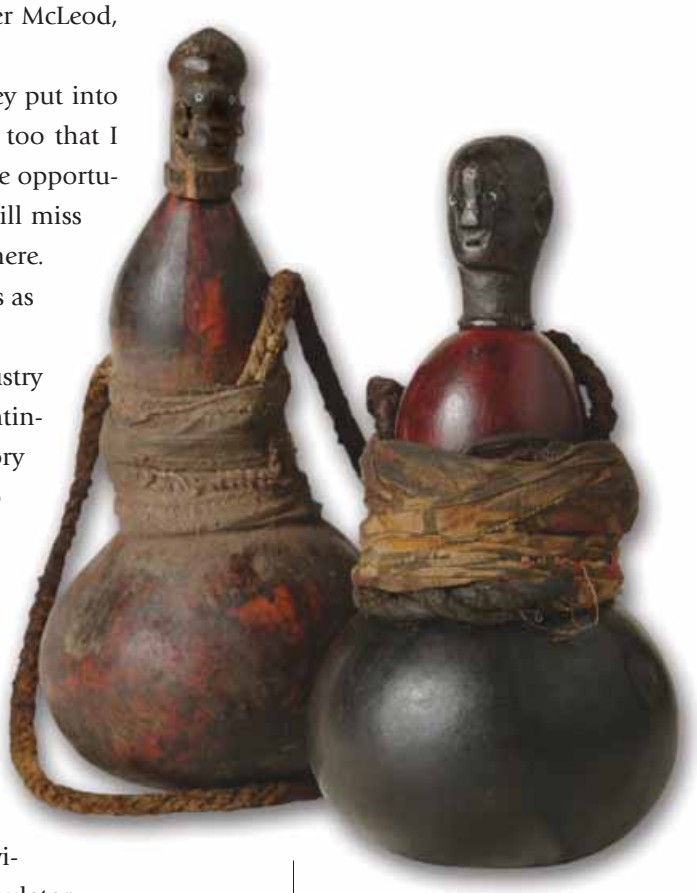
IT IS with considerable pride, but some nostalgia, that I present this foreword to the Annual Report of the Council for Medical Schemes for 2004/05, as my tenure chairing the Council draws to a close. During 2005, the terms of office of several other Council members also come to an end. They are Ms Gando Matyumza who has been an able deputy chairperson, Professor Heather McLeod, Dr Jakes Jekwa and Dr Reno Morar.

I would like to thank them for the tremendous effort they put into the work of the Council over the past five years. I am sure too that I speak for all of us when I say that we are most grateful for the opportunity afforded us to participate in the Council, and that we will miss the dynamic and rewarding interactions we have enjoyed here. We wish our successors as much fulfillment in their positions as we experienced.

Over these past five years both the regulator and the industry have experienced fundamental transformation – which continues. There is little comparison between the level of regulatory oversight exercised in the medical schemes industry prior to the creation of the new Council for Medical Schemes and Office of the Registrar in 2000, and what is now in place.

In 2000, when the current Medical Schemes Act became operational, the industry was regulated by a sub-directorate in the Department of Health. This was inadequate to regulate the then R30bn which was spent annually by some 7-million beneficiaries in the industry while, at the same time, ensuring that members and their dependants were treated fairly in terms of the law, and ensuring an environment which would function well into the future. A regulatory structure was therefore created which would have the capacity and flexibility to redirect further development of the private health funding sector in a manner consistent with national health policy being rolled out by the first democratically-elected government.

Inequities and unfair practices which had developed for members over the previous years, were now to be outlawed by the Medical Schemes Act, but this required a strong and adequate regulator to translate the law into a useful reality for members while protecting the financial security of schemes then and into the future. This, in turn, called for the overseeing of specific moves: the promotion of



Medicine containers
These calabashes are used by ritual specialists as containers in which to store medicines.

Pare, Tanzania

Gourd, wood, fabric, fibre, beads

Standard Bank Foundation Collection of African Art - Housed at the University of the Witwatersrand Art Galleries

Acquired 2004

non-discriminatory access to private health care funding; the placing of schemes on a sound financial footing; the improvement of scheme governance; and the protection of consumers.

One of our first tasks as the Council was ensuring that the new regulator itself had impeccable system of corporate governance. We therefore defined our role as Council to include:

- leading and controlling the affairs of the organization and making strategic decisions affecting the operations of the organization;
- exercising those legislative functions set aside by the Act to be exercised only by Council and taking specific decisions that are judged by the Registrar and Council to be of such significance as to require being taken by Council;
- setting appropriate policies to manage risks to the operations and achievement of Council's regulatory objectives, taking into account the nature and extent of risks facing the Council, their likelihood of crystallising, and the Council's ability to reduce the incidence and impact of risks that do materialize;
- maintaining a sound system of financial controls, taking into account the costs of particular controls relative to the benefits obtained in managing related risks; and
- maintaining high-level relations with stakeholders and other agencies, including government.

This corporate governance framework has served us well over the years, and we hope that our successors will build on it.

We also adopted a Code of Good Conduct, which is underpinned by the requirement that all Council members bring independent judgment to bear on issues of strategy, performance, resources and standards of conduct. Other important components of the Code include access to suitable training, advice and information, supplied in a timely manner, and in a format and quality appropriate to enable Council to discharge its duties. Again we recommend this code of conduct to the new Council and hope that the code can be improved upon as new circumstances emerge.

Diviner's necklace
Part of the regalia worn by a sangoma or traditional healer when consulting with and treating clients.

Wood, thread, glass beads, leather

Standard Bank Foundation Collection of African Art - Housed at the University of the Witwatersrand Art Galleries

We have seen, over the past five years, initial resistance by some stakeholders giving way to a generally enthusiastic participation in a newly-invigorated industry which is on a much sounder footing financially and ensuring greater assistance towards its members. There is always room for improvement in any situation, but we believe that our increased regulatory capacity has translated into a more-professional and useful service matched by growing levels of cooperation and mutual respect between ourselves and industry stakeholders.

In 2000, close to 50% of members of schemes belonged to schemes with sol-

vency levels of less than 10%. In 2000, the regular annual deficit schemes made had amounted to R1bn. I leave office with the vast majority of members in schemes which meet the statutory minimum solvency levels of 25% or more, and with the industry now regularly making large surpluses. We have achieved successes in the areas of minimum reserve requirements, more stringent financial controls within medical schemes, and closer scrutiny of the financial affairs of medical schemes. A stronger awareness of the need for good governance also exists, with participation of trustees and consumer groups in educational programmes that the Registrar has set up.

As the Council goes forward, it looks to the creation of a Risk Equalisation Fund for the industry as well as continued participation in the creation of a Social Health Insurance system.

As a Council, we were very fortunate that the Minister of Health, Dr Manto Tshabalala-Msimang took a very active interest in our work over the years. The Minister's support on key regulatory measures -- such as curbing the abuse of reinsurance, setting out appropriate requirements for prescribed minimum benefits and medical schemes governance -- has been very important to many of the seminal successes of the Council. I take this opportunity to thank the Minister for her considerable assistance and counsel to us as Council.

In closing, I would like to pay particular tribute to the Registrar, Patrick Masobe, for his leadership of the executive arm of the Council. Under his direction, a regulatory body has emerged that has demonstrated vision, the ability to be flexible under appropriate circumstances, and the tenacity to remain resolute when key issues of policy and principle are at stake. I have every confidence that the Registrar and his team will continue to build on their successes, learn from their mistakes, and boldly confront the challenges that lie ahead. I wish them well.

Prof Nicky Padayachee
Chairperson – Council for Medical Schemes

Isijolandi (medicine necklace)
Zulu, South Africa
Glass beads, horns, plastic spoons
Standard Bank Foundation Collection of African Art - Housed at the University of the Witwatersrand Art Galleries

Also see necklace on page 13.

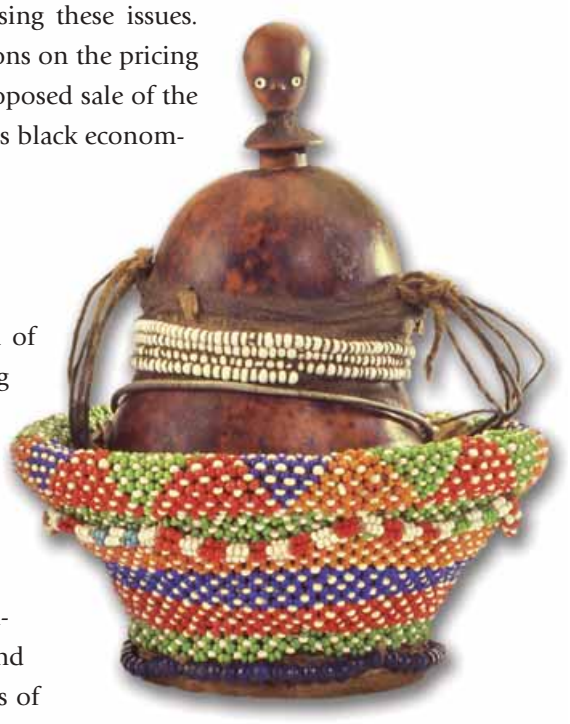
Registrar's review

External developments affecting our work

The past year has seen a number of important policy developments that, though not part of our regular agenda, have nonetheless impacted on our work. These external factors have affected the experience that beneficiaries had of their medical schemes and we have had to expend much effort on addressing these issues. Central to these has been the promulgation of the new regulations on the pricing of medicines and the Competition Tribunal hearings on the proposed sale of the Afrox hospital group to a consortium made of Mediclinic and its black economic empowerment partners.

Regulation of medicine prices

Medical schemes and their beneficiaries expressed a great deal of uncertainty over the implications of the new medicines pricing regulations in the light of legal challenges mounted against these regulations by a number of parties in the private sector. Those needing medicines for the compulsory cover of the 25 prescribed chronic conditions were faced, too, with added costs when pharmacists decided to charge "administrative" fees that were not reimbursed by medical schemes. We were, as a consequence, inundated with queries both from medical schemes and from beneficiaries expressing their anxiety over the implications of the medicine-pricing regulations. A considerable amount of our time was spent jointly with the health department responding to beneficiaries' complaints and to schemes' enquiries. While a judgement from the Constitutional Court on the legality of these regulations is still awaited, it would appear that the promise of lower medicine costs is in sight, with manufacturer prices estimated to have decreased by 21% since May 2004.



A medicine gourd, or *nhunguvana*. "Such objects are more and less than stethoscopes or antibiotics," says Rayda Becker describing the object and its relationship to its users – and the distance from its Western oberservers. It rests in a beaded basket known as a xitebana and the Nhlontwa, the head on the top of the stopper (with a stirring device) has been separately created

Tsonga-Shangaan, South Africa.

Competition Tribunal hearings and the Afrox Healthcare transaction

We were called upon to assist the Competition Tribunal in its deliberations on the likely impact of the proposed transaction on hospital costs. This was done with a submission on behalf of the Minister of Health and of the Council and then by providing expert help at the hearings. Hospital costs are the largest portion of

Umdwana (Child figure or doll). Different uses for the dolls are recorded; some related to fertility, others to ornamental or decorative purposes, and still others to identity statements.

Ndebele, South Africa

Gourd, beads, fibre

Standard Bank Foundation Collection of African Art - Housed at the University of the Witwatersrand Art Galleries

medical scheme input costs, and our work at the Tribunal gave us an opportunity to look critically at competition in the hospital industry with an eye on the effect this has on costs to the public in general and medical schemes in particular. The outcome of the Tribunal hearings resulted in a complete restructuring in the financing of the deal in which the BEE consortium bought the interests of Afrox Healthcare from the parent group and the complete disappearance of Mediclinic.

New developments in the regulatory regime

We advanced the improvement of the medical schemes regulatory framework on a number of fronts during the year under review. In this section we report on some of the more important changes to the regulatory regime.

Mitigating against unfair discrimination in benefit design

We have found it necessary to scrutinise more thoroughly the construction of benefits and certain practices that have grown over the years in benefit design in order

REGULATING IN THE PUBLIC INTEREST: Taking stock and looking to

A Five-Year Review of the Council for Medical Schemes

AS THE Council for Medical Schemes approached the end of its fifth year of operations in 2005, the Registrar published a review and analysis of the first five years of the Council.

The review will provide a basis for critical reflection on progress and lay the platform for future actions. It will be provided to the Minister of Health for her consideration in relation to the requirement to assess Council's performance every five years.

The Council was established to protect the interests of beneficiaries of medical schemes, to ensure that medical schemes functioned in a way which complemented national health policy and to make recommendations to the Minister of Health.

The review outlined the setting up of the Council and of the Office of the Registrar and set out the strategic objectives of the organization while assessing its accomplishments and shortcomings over the period.

Financial soundness of medical schemes formed a major focus of the early years of the regulatory effort. By 2000 an increasing annual deficit in the industry had reached R1bn. To address this, it became apparent that the growing phenomenon of the inappropriate use of reinsurance in the industry, needed to be addressed.

Other areas highlighted in the review include progress on managing rules of schemes, simplifying benefits

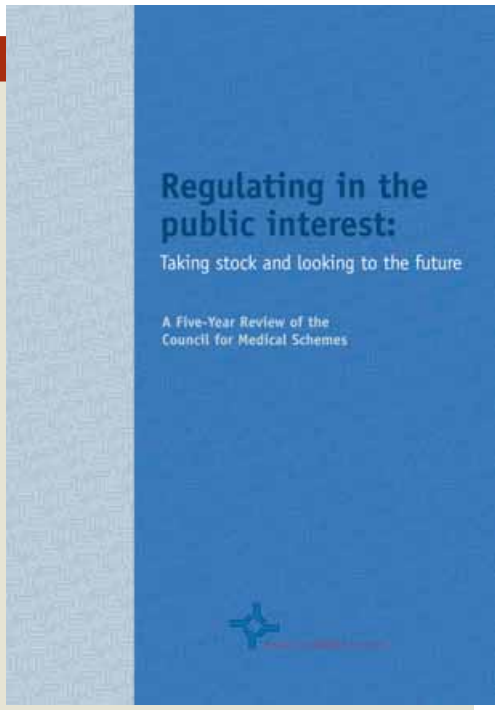
to allay continuing concerns of unfair discrimination against some members of schemes. This work represents, in part, our attempt to implement the recommendations made in our Fair Treatment of Members project, where members expressed their displeasure at unnecessary complexity of benefit design.

Part of the problem is manifest in the increasing trend to moving, as far as possible, benefits out of the risk pool and of forcing members to pay for increasing amounts of healthcare from medical savings accounts and the so-called annual routine benefits. Another problem relates to the differentiation of total contributions within a single-benefit option based upon variable contributions to a medical savings account.

These various configurations of medical savings accounts, annual routine benefits, thresholds and deductibles have largely had the effect of creating a de facto risk-rated contribution for out-of-hospital expenses, based on age and health status. In other words, for out-of-hospital expenses, over a period of time the actual contribution payable by a member begins to approximate the rate payable by that member based on expected claims of that member and her or his dependants, as opposed to a community-rated contribution based upon an expected average cost for the medical scheme.

Towards the end of 2004, we informed schemes that these benefit designs were

the future



provided by schemes and constructing a compliance-based regime for the setor.

The review notes that in the past five years progress was made in promoting non-discriminatory access to private health funding. Practices of overt and direct discrimination on the basis of age and health status were largely contained – but structural problems emerged which have resulted in older and sickly members facing greater financial obstacles in gaining access to health care.

Scheme governance falls among four broad thematic concerns which the report regarded as critical factors going forward. Price-setting behaviour by schemes and providers formed a second concern; rationing in a setting of scarce resources produces decisions which have to be made on limitations to health care; and a final concern, the report noted, is the appropriate regulation of the use of expensive technology.

neither acceptable nor legal and that they had to be ended. They result in unfair discrimination directly or indirectly against persons on grounds of state of health, contrary to section 24(2) (e) of the Medical Schemes Act, and they constitute a circumvention of the provisions of the Act.

Implementation of ICD 10 codes

The purpose of the new coding system is to standardise data collection and billing practices in order to improve efficiency. An ICD 10 implementation task team -- including department of health, medical schemes and administrators, providers and switching companies -- was formed to develop an implementation strategy for ICD 10 for medical schemes. The task team has evaluated the readiness for implementation by schemes, providers, switching companies and other relevant stakeholders. It was decided that the ICD-10 codes should be implemented on1July 2005.

The process of further consultation with stakeholders is continuing, with many aspects that will need to be dealt with in the course of the actual implementation after July 2005.

The 15 PMB chapters have also been coded for ICD10, and they now form the basis of our interpretation of members' entitlement to PMBs. This process, while appearing to be removed from the immediate sphere of member interest, will directly affect the way in which members are reimbursed. It will require significant effort in educating stakeholders as well as members so that the system can deliver its objective of efficiently reimbursing for conditions that are being treated and for which schemes are obliged to pay in full.

Katatora (divination instrument) Divination instruments such as these are used by ritual specialists in the consultation of spirits.

Luba, Democratic Republic of Congo

Wood, beads

Standard Bank Foundation Collection of African Art - Housed at the University of the Witwatersrand Art Galleries

The National Health Reference Price List (NHRPL)

For the second consecutive year we have undertaken the task of compiling a reference price list of services supplied into the medical scheme environment. Although not initially a core function of the CMS, the move in the year 2003/04 to provide the list was necessitated by action taken by the Competition Commission in curtailing the annual negotiations between the medical schemes industry through the Board of Healthcare Funders and hospital and doctor groups. This move had created an impasse in the medical schemes environment and the Council stepped in to compile a reference price list that schemes could use to define their benefits should they wish.

During 2004, state hospital prices and services were included in the list at the request of the department of health. The intense level of work required on this list and the persistent nature of inquiries from stakeholders necessitated the employment of one extra staff member during the year. Some changes to the compilation of the list were reflected in the outcome of the pricing exercise. The previous approach of keeping price increases "cost neutral" was changed where necessary,

Necklaces such as this were worn by ritual specialists, medical practitioners and their clients to store medicines and other powerful substances.

Zulu, South Africa

Umgexo (medicine necklace)

Glass beads, test tubes

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particularly when there was solid evidence of higher real input costs. However in the absence of adequate justification, the year's CPIX inflation figure of 5,2% was adhered to.

Risk Equalisation

We continued to assist the department of health with the technical work on the development of policy on the Risk Equalisation Fund (REF). The Council has now been requested by the department to proceed with the testing of the REF scheme to assist government in coming to a final decision on its implementation.

A number of technical documents were completed in this regard during this year. They include:

- Methodology for the determination of REF contribution tables;
- Accounting and financial implications of the REF for medical schemes – done together with SAICA; and
- Solvency implications of the REF for medical schemes.

A reporting framework for medical schemes, including the necessary return that will allow for submission by schemes of the data required for the shadow REF run, has been finalised. We are also in the process of completing a review of the feasibility of implementation and the technological and institutional infrastructure required to operate the REF. As this report was going to press, Cabinet announced its approval of the implementation of the REF

Prescribed minimum benefits

The Minister of Health introduced amendments to the HIV/AIDS PMBs on 1 January 2005 to make provision for the payment by medical schemes of anti-retroviral therapy treatment.

Consultations on the setting up of a REF have also provided the impetus to research defining a basic benefit package that will facilitate the implementation of risk equalisation among schemes. A preliminary set of principles that will guide the process of the development of a basic benefit package has been developed. During September 2004, three members of staff who are directly involved in the project visited the Netherlands, Ireland, and the state of Oregon in the USA to learn more about developing a basic benefit package. We expect this work to gather momentum during 2005/06.

Access to medical schemes by people with low incomes

Also as a result of the REF consultation process, and with an eye on how best to deliver less-expensive benefit options which would cover those with some income but who are presently not covered by the medical scheme industry, focus has been given to the possibility of developing a low-cost medical scheme environment.

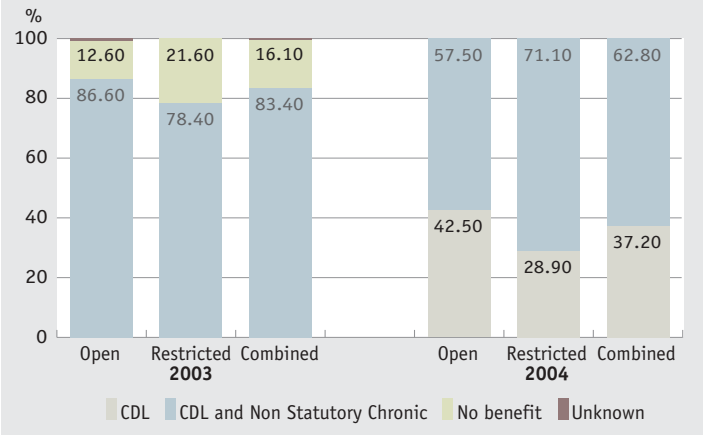
This project, again undertaken with the industry, is reviewing issues both on the demand and on the supply side that constrain the development of low-cost options within medical schemes. We expect recommendations to be made during January 2006, and these will then be assessed for their policy implications.

Assessing the impact of chronic disease list and designated service providers.

The introduction of compulsory cover for 25 chronic conditions with arrangements made for provision of services through designated service providers has now been in effect for more than a year. We have undertaken a substantial drive to make the public aware of these arrangements. While the basic objective of ensuring that schemes provide cover for these diseases has been achieved, it became clear during the year that some schemes used this opportunity to cease covering other chronic conditions that were not included within the legislated 25. In addition, we have had to intervene in the reluctance of certain schemes to supply cover for treatments that may, for medically sound reasons, have varied from the treatment algorithm attached to the chronic conditions.

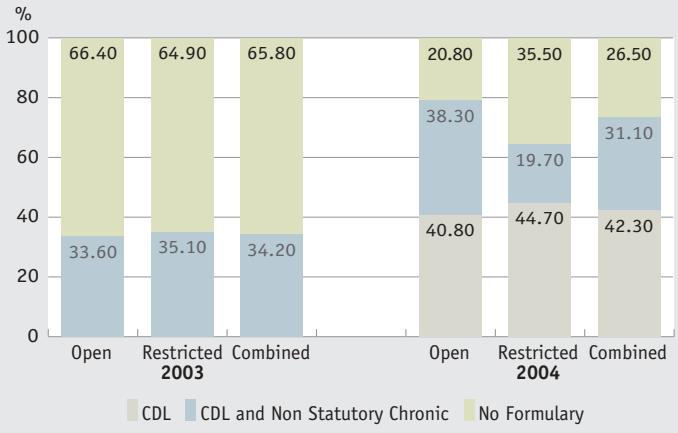
A project to monitor the impact of the legislation on designated service providers and on the chronic disease list is underway. The primary purpose is to gain an improved understanding of the impact of these new policies on a range of issues including delivery of PMBs, changes in benefit design and contributions, and the impact on schemes, beneficiaries and providers. Preliminary findings indicate that the CDL legislation has improved healthcare delivery to scheme members in respect of the 25 chronic conditions. Coverage for chronic medication increased from 86.6% in 2003 to 100% in 2004 among open schemes. 57.5% of open schemes options also provided cover for the non-statutory chronic conditions whilst the balance only provided cover for conditions on the CDL. The cover for chronic medication in the restricted schemes environment increased from 78.4% to 100%. 71.1% of restricted scheme options also provided benefits for non-statutory chronic medication.

Figure 1: **Chronic medication coverage**



These preliminary results also show that that use of formularies and protocols chronic medicines has increased to 85% of open schemes from 33.6% prior to the regulations coming into force. The use of protocols also increased to 64,5% from 34,2% in restricted schemes.

Figure 2: **Changes in the use of formularies and protocols for chronic medications**



Finally, our research found that a total of 78.2% of all options used DSPs in 2004, against only 45.3% in 2003. The use of DSPs in 2004 included those for the CDL and non-statutory chronic conditions. It would appear that DSP arrangements have been identified as a useful strategy for managing risk. While this increase is encouraging, neither the registered rules of the schemes nor the member communication are consistent in the identification of the DSP. The communication often just states that a DSP has to be used without stipulating who the DSP is. It was not clear whether this had been communicated to members in other ways.

The second phase of the research will be completed by October 2005, and will focus particularly on the impact on costs, beneficiaries and providers.

Figure 3: **Use of designated service providers in schemes**

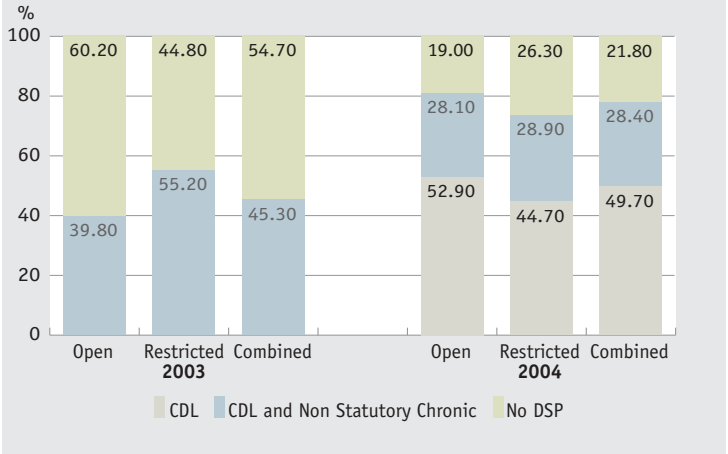
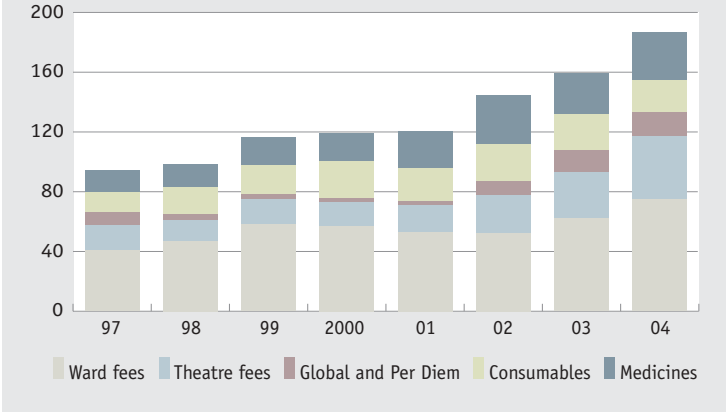


Figure 4. **Real expenditure on private hospitals**
(per beneficiary per month in 2004 prices)



Medical schemes expenditure on private hospitals

Our participation in the Competition Tribunal hearings has also provided some impetus to an aspect of our investigation into the cost drivers in medical schemes. Figure 4 below shows real expenditure on private hospitals by medical schemes on a beneficiary per month, over an eight-year period. After adjusting for inflation and membership, the overall expenditure on hospitals rose by 17,3% to R186,6 per benefici-

ary per month in 2004 from R159 in 2003. Ward fees increased by 20,4% to R74,8 from R62,1 in 2003. The highest increase was for theatre fees, which rose by 35,6% to R42,3 from R31,2 in 2003. Medicines increased by 16,4% to R31,6 from R27,2 in 2003.

Total private hospitals expenditure has increased by an inflation-adjusted 103,1%, since 1997. Ward fees increased by 85,8%; consumables by 63,1% and medicines by 122%. Theatre fees have risen by 172%!

Of particular concern is the fact that private hospitals are operating in a largely unregulated environment and that medical schemes provide little effective countervailing market power to that of the major hospital groups. We have therefore initiated an intensive research project on medical schemes' expenditure on private hospitals, with the following three objectives:

- To assess the impact and extent of escalating private hospital costs in relation to medical schemes expenditure;
- To identify and evaluate the causes of current and historical rates of escalation of private hospital costs in South Africa; and
- To identify and recommend possible remedies to reduce the rate of private hospital cost escalation, to the extent that it may be found to be inappropriate, and to mitigate the effects thereof.

This project is expected to generate a consolidated final report by March 2006.

Katanga copper crosses,

See page 35.

Our work with regulated entities - medical schemes, administrators, managed care organisations and brokers

Risk-based regulatory framework

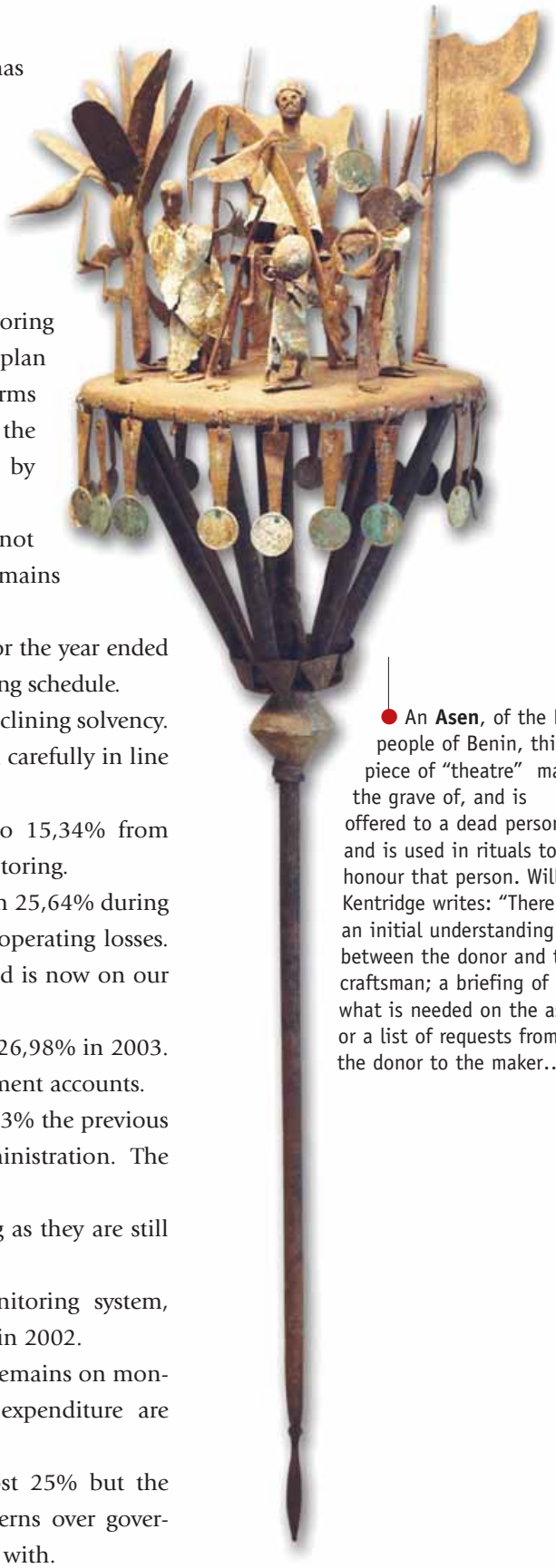
The Council takes a risk-based approach to regulation, and the intensity of our work with specific schemes depends on whether or not they are among those classified as high impact. During the year, we developed risk assessment frameworks and risk mitigation plans for a number of schemes, including Fedhealth, Bonitas, Oxygen, Discovery Health, Spectramed and Bankmed. The trustees have been briefed on our view of the risks within their schemes and measures to mitigate them. We will now monitor the implementation of specific mitigation plans while we continue to roll out the development of risk assessment and mitigation plans to other high impact schemes.

Promoting financial health of schemes – and treating their ills

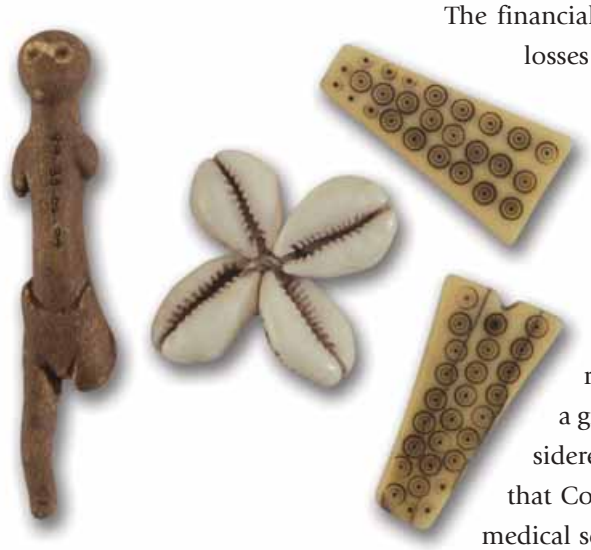
Several schemes are on our monthly monitoring programmes to assist in restor-

ing them to good financial health. Our work in this regard has focused on:

- **POLPRISMED** – we appointed a compliance officer to this scheme who was instrumental in turning its deficit position into an operating surplus by year's end. The scheme is now in the process of finalising an amalgamation with **HOSMED**.
- **LIBERTY** medical scheme remains on the monthly monitoring schedule. Monitoring of performance against a business plan agreed between the Registrar and the trustees of the scheme forms the basis for the monthly meetings. The solvency position of the scheme has improved from 10,05% in 2003 to 20,78% by December 2004.
- **PROTECTOR HEALTH** medical scheme's financial position has not improved much over the last financial year, and the scheme remains under constant watch.
- **X-PRESS**'s (Renaissance Health) solvency declined to 11,52% for the year ended December 2004. The scheme has been placed on our monitoring schedule.
- **MUNIMED** incurred losses on two of its options, resulting in declining solvency. The scheme has been placed on watch and will be monitored carefully in line with the agreed business plan.
- **PHAROS** medical scheme has seen a slight improvement to 15,34% from 13,49% during 2002 in its solvency and will remain on monitoring.
- **OXYGEN** medical scheme's solvency declined to 16,25%% from 25,64% during the period under review, with a number of options making operating losses. The scheme has been instructed to redesign these options and is now on our monthly watch list.
- **GLOBAL HEALTH**'s solvency declined to 20,61% in 2004 from 26,98% in 2003. The scheme has been instructed to provide monthly management accounts.
- **PROFMED** has improved solvency to 22,04% in 2004 from 8,83% the previous year after considerable restructuring of benefits and administration. The scheme remains on our monitoring programme.
- **SEDMED**, **NBC** and **NIMAS** have been placed under monitoring as they are still below the required 25% solvency margin.
- **DISCOVERY HEALTH** medical scheme remains on our monitoring system, though it has increased its solvency to 23,62 % from 2,58% in 2002.
- **MEDSHIELD** has reached the required 25% solvency level but remains on monitoring until concerns on high levels of non-healthcare expenditure are resolved.
- **RESOLUTION HEALTH**'s solvency has also increased to almost 25% but the scheme remains on the monitoring programme until concerns over governance and high non-health expenditure have been fully dealt with.
- **FEDHEALTH**, **SPECTRAMED**, **BESTMED**, **SIZWE**, **BONITAS**, **MEDCOR** and **CSIR** have all reached the prescribed 25% solvency level in line with agreed business plans and are no longer on our monthly monitoring programme.



An **Asen**, of the Fon people of Benin, this piece of "theatre" marks the grave of, and is offered to a dead person and is used in rituals to honour that person. William Kentridge writes: "There is an initial understanding between the donor and the craftsman; a briefing of what is needed on the asen, or a list of requests from the donor to the maker…"



Divination items. These form part of the set of items kept by a sangoma or traditional healer and used for diagnosing ailments and prescribing remedies.

Southern African

Wood, cowrie shells, ivory

Standard Bank Foundation Collection of African Art - Housed at the University of the Witwatersrand Art Galleries

Reinsurance

The financial results of schemes show that the dramatic decline in reinsurance losses has continued along with increases in solvency levels. Reinsurance losses have decreased from R297 million in 2002 when the Act was amended to require greater oversight of reinsurance, to R123 million in 2003 and now R7,8 million in the period under review.

Medical schemes auditor approvals

The process of auditor approval has been continued. We have again refined the approval process, and have now been able to ensure that a greater number of auditor approval applications are received and considered before the commencement of the statutory audit. This suggests that Council's auditor approval process is gaining in effectiveness and that medical schemes and their auditors are paying increasing attention to legislative requirements in this regard.

Medical schemes' financial performance during 2004

Part four of this annual report contains a comprehensive analysis of the financial performance of medical schemes during 2004. A brief review of these financial results shows the following points:

- During 2004, the number of principal members of medical schemes increased by 1,1% to 2.8 million members. However the ratio of dependants to members has continued a slight downward trend leaving overall beneficiaries figure unchanged at 6,9 million for the year. The dependants ratio declined to 1,45 from 1,48 the previous period.
- The proportion of pensioner members (those 65 and over) within schemes has grown to 6,7% from 6,4% in 2003.
- We have collected data for the first time on the provincial distribution of medical scheme members. These data shows that 37,3% of members are-in Gauteng, while 17,3% and 14,9% are in the Western Cape and KwaZulu-Natal, respectively. The Northern Cape accounted for the least number of members of medical schemes at 2,2%.
- Gross contribution income increased by 7,4% to R52,2bn. Risk contributions were R46,7bn while medical savings accounts contributions were R5,5bn.
- Once again the industry's financial picture is in good health. Net assets rose 35,4% to R20,4bn from R15,1bn the year before. Total surplus from operations has increased steadily since 2001, and rose 17,2% to R2,8 billion from R2,4bn in 2003.
- The inclusion of investment and other income increases the overall surplus to R5,0bn, an increase of 14,1% compared to 2003. Accumulated funds grew by 34,1% to R18,9bn from R14,1bn last year.
- The solvency ratio of the industry as a whole rose to 36,6% at December 2004 from 29,3% the previous year. Open schemes grew solvency by 33,5% to

Figure 5: **Solvency of open schemes**

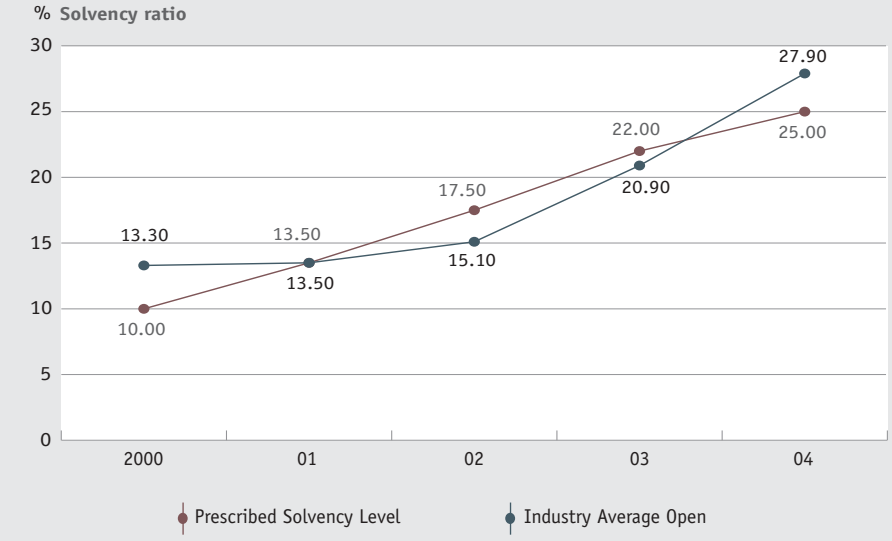
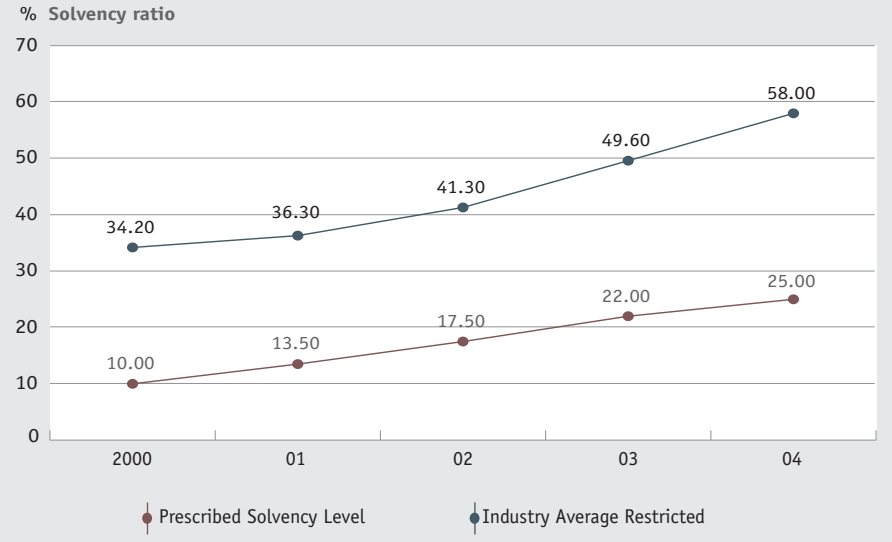


Figure 6: **Solvency of restricted schemes**



27,9%. Restricted schemes, on the other hand, achieved a solvency position of 58% compared to 49,3% in 2003.

- The ability of medical schemes to pay claims has increased considerably over the past three years. The number of months' claims that schemes can cover from their existing cash and cash equivalents have increased to 5,7 months from 4,2 months in 2003.
- Total expenditure on benefits increased by 7,2% to R41.5bn. The increase per beneficiary per month was 6,5%. Private hospital expenditure increased by 18,8% to R15,7bn. Spending on public hospitals increased by 5,3% to R261,9 million. Medical specialists accounted for R8,2bn, and increase of 8,4% on the previous year, while expenditure on general practitioners declined by 1,7% to R2,9bn. Expenditure on medicines, in a year that saw a great deal of activity

around pricing in the judicial arena, decreased to R8bn from R8,6bn in 2003.

- Administration expenses increased by 10,3% to R5bn and managed care expenses rose by 12,6% to R1,3bn. These two components of non-healthcare expenditure effectively accounted for 12% of gross contribution income (11,7% in 2003).
- The increase in broker fees of 21,1% to R704 million continues to underscore the problem of churning and inefficient utilisation of members' contributions. We intend to place firm new recommendations before the Minister in order to deal with this matter.
- Bad debts, or "impaired receivables" amounted to R215 million in 2004, a decrease of 33,2% on 2003.
- Total non-health expenditure rose by 7,6% to R7,1bn and accounted for 13,9% of gross contributions. Non-health expenditure per beneficiary has increased in real terms by 6,5% to R893.

Accreditation of administrators and managed healthcare entities

A lengthy process on accreditation of administrators and managed healthcare entities came close to finality in the course of 2004/05.

The Council has been working on proposals for an appropriate policy direction for the use of managed care by medical schemes. The initial phases of accrediting managed health care entities began during this period and coincided with the development of these policy proposals.

Some 47 managed care entities were accredited during the period under review. Many of these are subject to various conditions that must be complied with in order to remain accredited. These included Clinical Partners (Pty) Ltd, a company associated with the Netcare hospital group. During the year 2004/05, we asked the Competition Commission for a view on whether or not this particular arrangement of doctors associated with the hospital group, posed potential competition problems. The Commission responded that the issue could only be determined in the light of the conduct and contractual arrangements by the proposed entity. Council then decided to accredit the company as a managed healthcare organisation, subject once again to various conditions.

The need for accreditation means that the provision of managed healthcare services will be illegal if organisations offering the service are not accredited as providers. This process is intended to ensure that the provision of these services enhances the quality and efficiency of services to beneficiaries of medical schemes.

The same would apply to the accreditation of administrators – existing administrators are deemed to be accredited until the process of evaluation has been completed. During 2004/05, some 11 applications for accreditation were scrutinised and approved, subject to a number of conditions. This information has been placed on our website.

This process will have implications for those providing administration services and charging for them but who have not applied for accreditation or whose accreditation has been denied. Once again, these moves, required by statute, are

implemented to ensure that medical schemes and their beneficiaries receive adequate service in the administration of the funds intended for their health care.

Accreditation of brokers

There were 6 684 individuals accredited as health brokers during the year. We have also accredited 152 new organizations and 211 had their accreditation renewed. There were 596 accredited broker organizations on our database.

Registration of rules, new schemes and assessment of amalgamations

An important development during this period was the registration in November 2004 of the new Government Employees Medical Scheme (GEMS). The registration was subject to several conditions and much of 2005 was to be spent setting the scheme up with the involvement of the unions and other staff representatives. Some 1,5 million members could be covered by GEMS by 2009. Its appearance on the scene will have profound implications for several schemes that currently have large numbers of civil service members.

The registration of scheme rules has proceeded apace. The process was slower in the year under review partly because of difficulty by schemes in interpreting properly the requirements for designated service providers, and partly because of added scrutiny of benefit design by our team. One issue that has emerged as highly complex has been the attempt to ascertain the quantum of co-payments for prescribed minimum benefits in a setting that is not a designated service provider. Some schemes have required co-payments in excess of 80% of the cost – which we have had difficulty in approving. Nonetheless, attempts to quantify the exact amounts in order to come to a reasonable co-payment quantum have been more complex than originally contemplated.

Among the amalgamations considered during the year were those of Oxygen and Meds; PULZ and NMP (to form Momentum Health); Discovery and AngloGold and SAB and ABI. The request by IBM to amalgamate with DHMS was turned down as we believed that this will not be in the best interests of many members of IBM. The amalgamation of NMP and PULZ caused a great deal of member confusion seemingly caused by inappropriate communication. This was eventually sorted out with the help of our office.

Bargaining council medical schemes

Bargaining council medical schemes remain largely outside of the regulatory ambit of the Medical Schemes Act. The regulatory concern here is that members

Diviner's necklace. Part of the regalia worn by a sangoma or traditional healer when consulting with and treating clients.

Swazi/Tsonga-Shangaan, South Africa

Glass beads, thread, ndoro (conus shell)

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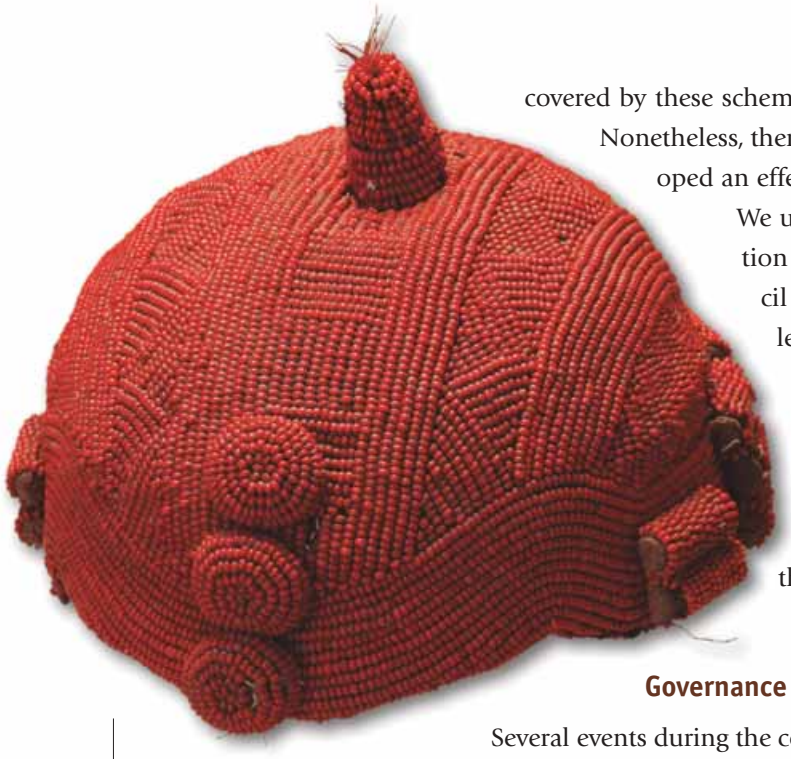

Orikogbofo – a beaded crown of the Yoruba of Nigeria.

Constructed like an Engish barrister's wig, it would be worn by a potentate or king wielding authority and intended, it would seem to be associated with the British legal system.. Yoruba wigs or crowns frequently drew on British colonial images.

covered by these schemes are not afforded the protections offered by the Act. Nonetheless, there is recognition that several of these entities have developed an effective mechanism for the delivery of basic health care.

We undertook a project to evaluate options for the resolution of uncertainties over the migration of bargaining council schemes to the Medical Schemes Act, as required by legislation. A situational analysis of these schemes has been undertaken, together with the Department of Labour, to gain a broader understanding of these schemes and the environment in which they operate. The findings have been discussed in workshops with bargaining councils around the country, and will lay the basis for policy on these schemes.

Governance of medical schemes

Several events during the course of 2004/05 prompted the Council to devote considerable resources to examining governance of medical schemes. One of our "theme" projects focussed on governance, in particular on identifying the causes of governance failure within schemes and recommending additional strategies to improve governance and to mitigate the risk of governance failure. Several scheme representatives, administrators and others gave their time and expertise to participate in the investigation.

Some of the preliminary findings have been interesting and pointed to some of the areas where attention could be devoted. For instance, although trustees of many of the boards of trustees showed a great range and variability in skills and experience, most schemes did not have a formal induction programme for new trustees. Induction was usually informal. Although schemes saw it as their responsibility to ensure that trustees were fit and proper to carry out their duties, few had any screening processes to ensure that trustees were, indeed, fit and proper. This is an area where the Act provides insufficient clarity. On remuneration of trustees, widely-varying practices exist on boards of trustees. This can range from large amounts for some trustees to small honoraria and some cases only certain trustees might be paid while others receive no payment at all. Problems however, arise if this information is not made properly available to scheme members for their approval at annual general meetings. While schemes reported that members had easy access to trustees, this survey did not approach members who frequently report through the media that they do not have access to trustees. Despite the obvious need for member participation and the creation of a system of governance demanding this, very few members participate through the annual general meetings. Participation rate in the schemes surveyed ranged from 5% to 17% in some closed schemes. In the examples outlined above, conflict of interest is often a problem. In the survey, it became clear that some respondents had little or no understanding of the concept. Most trustees and principal officers interviewed, however, had a reasonable understanding of what would constitute conflict of

interest in the medical scheme setting. This report is still to be elaborated upon before recommendations can be made and acted on.

Poor behaviour in governance of schemes inevitably has the result of forcing costs up for medical scheme members while reducing the overall effectiveness of the scheme. Problems have arisen in schemes that might be characterised, in extreme cases, as corruption. In other cases, questionable judgement of trustees in some of their actions has had to be dealt with at Council. In still other cases, squabbles between trustee members of boards have rendered schemes literally ungovernable, and have meant that members cannot be adequately serviced. Some boards are constituted in such a way that the member is unable to have the appropriate say in the scheme's governance as set out in the Medical Schemes Act. Council is able to take a certain amount of action when failures of governance occur in schemes.

PROSANO

For much of the year under review, Council has been in talks with Prosano's trustees on the manner in which the Board of Trustees has been constituted. Council believes the constitution of the scheme's governance structures is inconsistent with the requirements of Section 57 of the Medical Schemes Act which provides for members to be able to elect a board of trustees. Prosano members are able only to vote for regional structures but not for the main Board of Trustees. These regional representatives then vote for the national board from their own ranks. Two directives were issued by the Registrar to Prosano instructing the scheme to change its rules so as to comply with the Act, and also to cease payments of honorariums and fees to people who are not members of the Board of Trustees. Both directives were appealed by the scheme to Council, which eventually, in December, dismissed the appeal. The issue, however, has not been settled and is now before the Appeal Board. It the meanwhile, disputes between various scheme trustees continue as do differences between the board of trustees and the Office of the Registrar.

HOSMED

Trustees of the scheme were "removed" from their position as trustees by members at the scheme's annual general meeting. Interim trustees were appointed to take over the management of the scheme. Part of this dispute was manifest in legal action before the High Court intended to resolve a dispute over which administration company would administer the scheme.

The "interim trustees" then asked to meet with the Registrar, ostensibly to "present their credentials" as lawful trustees of the scheme. Acting in accordance with advice from senior counsel, the Registrar declined the meeting on the basis that the application before the High Court would resolve the dispute regarding the legitimacy of the two boards, and that the Registrar only had those powers foreshadowed in the Act and did not have the power to mediate the dispute between

the rival trustees.

The Registrar took the view that the lawful trustees of the scheme would be decided by the High court, and that once that has been done the Registrar would be in a position to act in terms of the Medical Schemes Act. Predictably perhaps, the lawyers of the so-called "interim trustees" chose to view this response as evidence of "bias" and "dereliction of duty" by the Registrar, for which they threatened to take the issue to higher levels of decision-making to act on their behalf. The Registrar joined the court action as a "friend of the court" to help the court understand the issues involved. The judge found that the removal of the trustees by the AGM was illegal and invalid, and that the appointment of the so-called interim trustees was illegal and had no legal force. The judge further ordered that all costs borne by the Registrar's office in submitting affidavits "as a friend of the court" should be repaid by the scheme.

COMMED

A similar disagreement occurred in Commed medical scheme between members of the Board of Trustees following a vote of no confidence at a Special General Meeting. A court order was eventually handed down, with three members from each "faction" taking places on the Board of Trustees and a seventh trustee being appointed by the Registrar. Despite this, the trustees were unable or unwilling to come to some arrangement to keep the scheme running and decided to take their issue to the High Court to seek a resolution to the impasse largely created by the non-appearance of one faction at meetings causing the meetings to be without a quorum. The High Court ordered all the trustees to attend the meetings, failing which any meeting held by those who attended would be deemed to be quorate. In the meanwhile, the Registrar has ordered a forensic audit of the scheme to look into possible irregular payments.

PROTECTOR HEALTH

Protector Health medical scheme approached the Registrar to seek advice on the possibility of declaring a breach of contract by its former administrator of the same name. The scheme was advised that the Registrar's office, having looked at the situation, did not believe that there was a material breach of contract. The trustees were also warned that they might, in all likelihood, expose the scheme to a damages claim should they proceed to terminate the contract on the basis of the alleged breaches. The scheme chose to ignore this advice, terminated the contract and appointed another administrator. The scheme has subsequently lost an arbitration case and has been told by the arbitrator that the termination was illegal and that the old administrator would be entitled to damages for breach of the contract. At the same time, we were concerned about the financial position of the scheme and had difficulties relying on the accounts placed before us. An inspection was ordered into the scheme in order to understand better its financial position. A plan to sort out the scheme's position has followed.

RESOLUTION HEALTH

The trustees of this scheme purported to outsource the day-to-day running of the scheme to a 'management company', whose directors consisted of some of the trustees. The Board claimed that this was not a conflict of interest but, rather, another model of governance. This was not our view and we held a number of meetings with the trustees to persuade them to change. Allied to this new model was a substantial sum of money flowing to the management company as management fees. The trustees have now agreed to wind down this 'management company' to ensure that the scheme is run by the Board of Trustees. We continue to keep a close watch on this matter.

SELFMED

We have questioned several issues concerning governance at Selfmed, including the manner in which the scheme's chairperson ostensibly appointed himself the principal officer and CEO. Also under scrutiny was the approximately R1 million level of remuneration awarded to this part-time post and other dubious appointments of family members to the scheme's executive management. This matter has not yet been resolved.

Hakata (Divining dice). These form part of the set of items kept by a ritual specialist and are used for divination purposes.

Shona, Zimbabwe

Wood, bone

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MEDSHIELD

In the previous year, we reported that MAPP, a company supplying broking services to the Medshield medical scheme, had challenged the Registrar's capacity to carry out an inspection of its premises in terms of the Medical Schemes Act and the Inspection of Financial Institutions Act, alleging that sections of both Acts were unconstitutional. The dispute had arisen from allegations of improper use of members' contributions. An interdict granted against the Registrar was due to come to a full hearing in the period under review. Late last year, however, Mapp decided to withdraw the legal challenges. It decided, too, to abandon the interdict it had received against the office and agreed to pay R200 000 towards the Registrar's legal costs in this matter. Many of the issues that had concerned the office have also been dealt with, and approximately R20 million has been paid back into the scheme.

POLPRISMED

Action was taken to beef up governance at POLPRISMED by appointing a compliance officer to assist with the governance of the scheme. A useful turnaround has since occurred and the scheme ended the year in the black. The office has nonetheless pushed hard for the trustees to take some sensible long-term decisions on the future of the scheme.

Continuing the enforcement of the demarcation line

The enforcements actions of the Council have included the cancellation of a number of reinsurance contracts that were inconsistent with the Act.

Our focus on the demarcation between those products which do the business of a medical scheme and which, therefore, have to register with the Council for Medical Schemes and to comply with the Act, and those products which are insurance products has fallen on the short-term insurance products. We are working with the Financial Services Board to take the issue of compliance up with the Short Term Insurance Association. At the same time, we are also preparing prosecutions of some of these products.

Broker conduct – and misconduct

The absence of a code of conduct governing the behaviour of intermediaries selling medical schemes has provided for delays in disciplining brokers where complaints against them have been laid and substantiated. However, during the year two events have ensured that this can now proceed apace. The appointment in terms of the Financial Advisors and Intermediary Services Act of an Ombud with the power to resolve many of these problems and impose penalties on offenders has taken place. With the Ombud's appointment, a code of conduct is again in use. We are in the process of organising a way of working with the Ombud to ensure maximum effectiveness in sorting out problems the public faces when dealing with complex products and potential mis-selling of them.

Goldweights Geometric and figurative brass weights were used in West Africa to weigh gold dust and nuggets in the production and use of gold as part of the gold trading economy

Ashante, Ghana

Goldweights

Brass

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Inspections

Six inspections were undertaken during the year to assess the level of compliance with the provisions of the law governing the payment of commission to intermediaries. A trend appears to have emerged in which a separate company or channel is set up as a "distribution channel" which is paid separately from the intermediary service itself. This is an area which deserves greater clarity to ensure that members of schemes are not being made to pay for services which should, ordinarily, be provided by brokers and paid for in the normal course of broker payments. In some cases it appears as if the mechanism has been set up purely to enable larger payments to brokers and, so, to avoid the provisions of the regulations in this regard.

Undesirable business practices

The undesirable business practice declaration in respect of the sale of the administration capacity of a scheme without fair valuation, a proper and transparent process and to officers and employees of the scheme was finalised and gazetted. This was generally very well received. In this regard, discussions with Munimed with regard to the inappropriate alienation of its administration capacity were satisfactorily completed. The medical scheme, the trust that was set up to hold the

administrator "on behalf of the members" and the office of the Registrar agreed that the administrator should be sold and the proceeds repatriated to the scheme. A potential purchaser was being sought for the purpose.

The going has been less smooth between Medihelp and the Office of the Registrar. Medihelp has been informed that we do not approve of its proposed sale of its administration capacity to a consortium including the CEO of the scheme and other officers of the scheme. The parties have been advised that such a sale would contravene the undesirable business practice declaration. Medihelp subsequently appealed against the Registrar's decision to the Council.

Trustee training

Trustee training remains an important component of Council's compliance strategy. Trustees rely heavily on the provision of training by the Council. A good deal of time and effort was expended on training on governance, financial management and clinical governance. During the course of the year, trustee training was provided in several centres around the country each month. The training programme has been developed, with the suggestions of participants, so that training appropriate for those new to the medical schemes environment can be provided at some sessions, and those with a more sophisticated understanding of the territory can develop their knowledge and understanding further. We have also included in the training specific areas that trustee may find interesting and that can be usefully delivered by experts in the field outside of the Council. This included the help of the department of health's pharmaceutical policy people when the medicines pricing began to influence the workings of schemes and benefits design.

Our work with scheme beneficiaries and the public

Consumer education

The flipside of training trustees on suitable governance practices is the need to have an informed and involved member body that can make its trustees accountable.

Our training has extended to trade union groups around the country whose members participate in medical schemes. In addition, groups of consumers have asked from time to time for the assistance of Council on specific areas in which they need training and this, too, is given. A new area that has been developed has been in the growing need for the human relations departments of various government and local authority departments to acquaint themselves with the workings of schemes, the Council and the law as it pertains to medical schemes, so that they can better assist their staff members.

Flowing from this has been the development and co-operation within the Regulators' Forum of the consumer-training divisions of various regulators and other statutory groups such as the provincial consumer departments dealing with

the Medical Schemes Act.

These aspects of our training schedule have been important and useful developments that hold out the promise that the reach of the Council can be extended to assist members well beyond our current staffing constraints.

Resolving complaints raised by members against their schemes

A major function of the office of the Registrar is the resolution of complaints that schemes have not resolved between themselves and their members or doctors. Our complaints section received 2 456 complaints for the financial year 2004/5 of which 1 848 (76,16%) were found to have been valid.

Table 1 shows the classification of complaints received for the financial year 2004/5.

Table 1: **Complaints received during 2004/05**

Type of complaint	Number	% of total	2003/04 comparatives
UNPAID ACCOUNTS	660	35.71%	795
EXCLUSION OF BENEFITS	325	17.58%	236
NON PAYMENT OF REFUND	199	10.76%	199
MISUNDERSTANDING WITH SCHEME	131	7.08%	157
UNAUTHORIZED DEDUCTIONS	110	5.95%	104
TERMINATION OF MEMBERSHIP	101	5.46%	76
EXORBITANT PREMIUMS	63	3.40%	42
LOSS DUE TO BUREAUCRATIC INEFFICIENCIES	44	2.38%	73
REVERSAL OF PAYMENT	40	2.16%	33
REFUSAL BY SCHEME TO GIVE AUTHORIZATION	32	1.73%	43
PROBLEMS WITH GOVERNANCE STRUCTURE	20	1.08%	66
MEMBER FRAUDULENTLY ASSIGNED	19	1.028%	7
SUSPENSION OF MEMBERSHIP	17	0.91%	18
WITHHOLDING OF BENEFIT INFORMATION	15	0.81%	15
UNREASONABLE WAITING PERIODS	13	0.70%	8
LATE JOINER PENALTY	12	0.64%	12
CONCERN REGARDING MANAGEMENT OF SCHEME	12	0.64%	33
EXCLUSION OF PRE-EXISTING CONDITION	6	0.32%	4
PREMIUM INCREASE WITHOUT PROPER NOTICE	6	0.32%	6
REJECTION OF APPLICATION	6	0.32%	8
UNETHICAL MARKETING PRACTICES	6	0.32%	9
REFUSAL TO PROVIDE MEMBERSHIP CERTIFICATE	6	0.32%	2
RESTRICTION OF CHANGE OF OPTION	3	0.16%	2
RESTRICTION ON CHOICE OF PROVIDER	2	0.10%	2
TOTAL	**1 848**	**100%**	**1 957**

We have resolved 1 682 of the 1 848 complaints found to have been valid. This is 91% of the total number of valid complaints that have been received. Many of the complaints that were not resolved related to lack of proper details and information provided by complainants. We continue to deal with these in order to ensure that they are finalised.

"Unpaid accounts" was the largest component, as it always is, of complaints, comprising more than 36% of the total. The causes of the disputes in this area are not simply the scheme as Goliath, pitted against the individual and powerless member. Much of it appears to be due to a lack of understanding of complex products and rules and the systems that have developed in individual schemes resulting, at times, in a scheme refusing to pay an account in terms of its rules.

Some of these problems might relate to inappropriate marketing material – a problem we hope to tackle in the coming year.

A few schemes have, it seems deliberately, chosen to ignore the legal requirement for the provision of alternative medication to that in formularies or algorithms when clinically necessary. But in some cases it appears, as well, that providers have not acquainted themselves adequately with the provisions in the regulations so that they may more properly assist their patients. This, too, has given rise to complaints.

Adjudication of appeals

The Council has a board sub-committee whose function is to hear appeals by those aggrieved either by a decision made by their scheme's disputes committee or by the Registrar. Twenty appeals were heard during the year under review,.

An important case before the appeals sub-committee concerned the refusal by Prosano to implement the Registrar's directive on necessary amendments to the rules of the scheme setting out its governance structure. Section 57(2) of the Act requires that at least half of the members of a scheme's board of trustees shall be elected from amongst the members of the scheme. Prosano had contended that the scheme's rule in this regard were not inconsistent with this section.

In its decision, the appeals subcommittee found that the rules were, indeed, at odds with the Act insofar as a majority of persons can feasibly be trustees in terms of these rules without ever having been subject to an election by members of the scheme. A further appeal has been heard by the Appeal Board which has upheld the Registrar's directive in its entirety.

During the course of last year, the Registrar declared certain practices to be undesirable business practices. This effectively outlawed the practice of medical schemes which were self-administered, hiving off their administration sections into a separate company, in which employees/trustees of the scheme might have a financial interest and then selling the service back to the scheme without a process of evaluating whether or not the disposal of the administration was done at fair value.

This declaration occurred at a point at which Medihelp Medical Scheme was seeking to separate its administration from the rest of the scheme and to form an administration company consisting of existing employees of the scheme. On 23 June 2004, we advised Medihelp that the proposed transfer of its administration

assets to a company called Strata would constitute an offence in that it would result in a harmful business practice declaration, in that employees of Medihelp would have a direct or indirect financial interest in Strata.

The issue came before the appeals sub-committee of the Council where Medihelp argued that Strata would be formed and assets and liabilities of the scheme would be transferred to the new company. Staff would then be transferred to the new company, and only then would the scheme enter into an administration contract with the new company. On this basis, Medihelp argued that at the time the administration contract was entered into, the persons who had an interest in the new administration company would no longer be employees of the scheme, and that the transaction would not be inconsistent with the undesirable business practice declaration. In its decision, the appeals sub-committee rejected this argument and upheld the Registrar's decision that the proposed transaction would constitute an undesirable business practice as envisaged in the declaration.

It was clearly demonstrated at the hearing that the transfer of employees could not take place until an administration agreement had been entered into. Until such time as the administration agreement was finalised, the employees would be employees of Medihelp. This would ensure that they fell foul of the Registrar's declaration.

Another case before the appeals subcommittee concerned the refusal by Discovery Health Medical Scheme to meet the costs of orthodontic treatment, the removal of wisdom teeth and maxillo-facial surgery. The appellant, KK had joined Discovery in the beginning of February 2003. He claimed that, during 2003, he was covered for hospitalisation for the removal of wisdom teeth and for maxillo-facial surgery, but that in 2004 he was informed that he was not covered for such hospitalisation. He claimed that cover for such procedures was reinstated for 2005. In his documentation when he signed up there was an exclusion for a year for maxillo-facial procedures among other conditions. This clause ensured that Discovery would not have to pay for the procedure. Dismissing the appeal, Council noted that, "In any event, even had his membership not been subject to these exclusions, Discovery Health Medical Scheme would not have been obliged to compensate the appellant. Upon joining Discovery Health, the appellant had elected to join the coastal core plan. Provision is made in this plan for a medical savings account and the member is required to choose whether or not he or she wishes to have such an account. The appellant chose not to have a medical savings account."

Mr YY at Munimed had a similar experience. He joined Munimed on 1 July 2003. At that point the benefit schedule applicable to his membership provided for unlimited orthodontic treatment. But in January 2004 the scheme restructured its benefits and imposed an annual limit of R2 000 on specialised dentistry including orthodontics.

YY's employer had directed that he could not move schemes till the following year unless he changed his job. But the member had ongoing expenses for his son's orthodontics and found himself saddled with the expenses and an inadequate benefit.

He was not granted relief by the Appeal Board as it found the scheme was entitled to change its benefits. His problem of not being able to get out of the scheme until the following year was one between his employer and himself and could not be addressed by the Council and its appeal processes.

ZZ's case however at the Appeal Board proved more successful for the appellant. ZZ had been severely assaulted in an attack and, after a stay in hospital, knew that further surgery and treatment would be required. This would involve the reconstruction of the jaw and the replacement of missing teeth with prostheses.

The Classic Priority Plan of Discovery appeared to hold out the prospect of this treatment being covered and this was contained, according to the appellant, in a section of the option's launch document dealing with major surgery – with a specific reference to trauma-related surgery.

Discovery's view was that there were several phases to the type of reconstruction surgery needed, and believed that only the first phase could be classified as trauma-related. The rest would fall under specialised dentistry.

This meant that Discovery was not prepared to go beyond the bone augmentation required in the first surgery,.

The complainant took issue with the decision and it was referred to the scheme's ex-gratia committee, which decided to approve most of the rest of surgery – but not the cost of the dental implants and abutments. No reasons for this were given.

The member then took the issue to the scheme's disputes committee which decided that the information in the document was misleading and that a reasonable person would have believed all the surgery and follow-up treatment to be included. The disputes committee also described Discovery's documents as containing a grey area and suggested that Discovery review its policy definition and exclusions to make this clearer. It confirmed the ex-gratia decision – but this was still insufficient for ZZ who appealed to the Council in terms of Section 48 of the Act.

The Council agreed that the scheme's interpretation of the rules was correct – that it should only apply to the trauma-related surgery – but since both the ex-gratia committee and the disputes committee had agreed that an extra amount should be paid – the question that faced the Council, was "how much". The Council held that no logical basis existed for the distinction made by the ex-gratia committee on where it decided to cut off the funding, and ordered that the scheme should pay the costs of the further surgery because of the misunderstanding the literature had created and that the costs of the implants and abutments be included.

During this period, the High Court was asked to rule on a dispute between a

Izindondo – a necklace of 12 brass beads – symbolised wealth and Zulu royal control over many aspects of life such as lobolo, agricultural labour of women and conferred social status.

medical scheme and the Council's Appeal Board. The dispute arose from the desire of the Appeal Board to hear evidence from a witness in a dispute between Profmed medical scheme and the estate of a deceased person whose membership had previously been suspended by the scheme. Much of the legal argument revolved around the differences between an appeal before the High Court and an appeal to the Appeal Board in terms of the Medical Schemes Act. In the end, the court upheld the Appeal Board's right to hear evidence, unlike the procedure when a court ruling is appealed. The scheme was ordered to pay costs as well.

Communication and other stakeholder relationships

Much of the media work was in response to public concern early in the year about increases to scheme premiums. Further into the year a robust media debate was conducted around the problems in medicine pricing particularly in respect of the medical schemes environment.

We continue to respond to the media on a number of issues and to appear frequently on the electronic media, including on issues such as the impact of the new medicines pricing structure on medical schemes and their members.

One edition of CMS News was published during the year. Our internal newsletter, Masihambisane, has continued to appear regularly and has served as a useful tool for communicating with staff on internal issues relevant to us.

The people of the council and management of other resources

The work of CMS Active – realigning people processes with our organisational strategy

Performance management

The staff coalition, called CMS Active has continued our work on realigning our business with a strategy for management of our human resources. A new performance-management system has been agreed and will come into effect during the 2005/06 financial year. The coalition has also begun discussions on a remuneration strategy with the aim of proposing policy in this regard during the new year.

Improving skills and developing career paths

We have engaged in a number of training initiatives during this period. All sixty members of staff were taken through a course on improving customer service. This culminated in a charter on customer service adopted by Council. The key challenge now is to ensure meticulous implementation of the charter. Other training initiatives have included performance evaluation, attendance at a number of conferences and seminars and development of technical skills such as conducting skills audits, effective business writing, advanced computing and managing public relations.

Figure 7: **Managerial level by racial grouping**

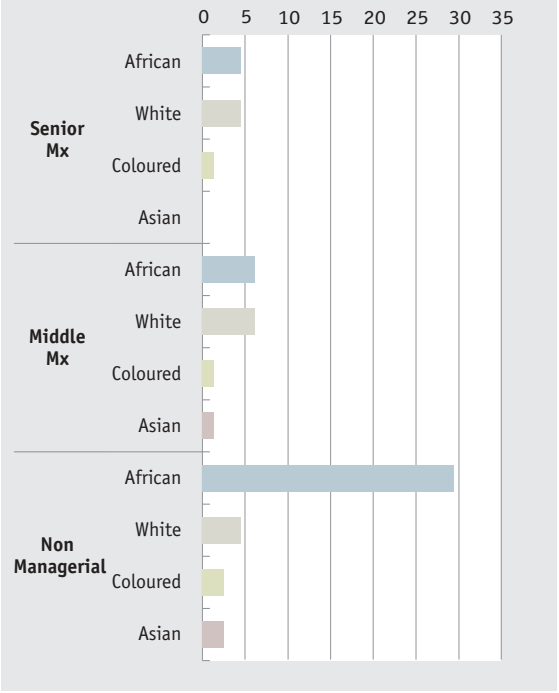
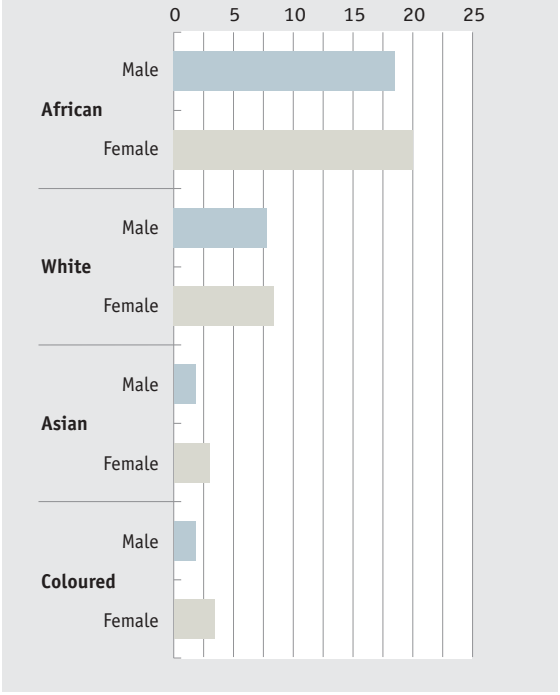


Figure 8: **Racial and gender representation**



Employment equity

Our employment equity profile is shown in figures 7 and 8. The Council has set up an Equity Forum in terms of the law and developed a plan to ensure that staff development takes place in terms of the Equity Act and to the benefit of the Council and its work.

We have conducted qualitative analyses of policies, procedures and practices through internal surveys and staff focus group discussions, as well as quantitative analyses of workforce profiles to identify specific areas that require our attention. We have debated employment equity barriers caused either by the lack of a policy or by a policy that may permit unfair discrimination.

Financial management and information technology

The management of Council's financial resources continues to be an important part of our work. We have ensured that we have complied fully with the requirements of the Public Finance Management Act during the year under review. Our internal auditors, GOBODO, have continued to provide good service, and internal audits were conducted in four divisions, including financial supervision, research and monitoring, compliance and the legal units. Our risk management team has continued to function, and has focused on the implementation of a fraud prevention plan at Council. The Council's audit committee met four times during the year. Two new external members also joined the audit committee during this time.

Table 2 below summarises the Council's income and expenditure for 2004/05. Staff costs have, predictably perhaps, been our main item of expenditure, accounting for 60% of total spend.

Table 2: **Our income and expenditure during 2004/05**

Income and expenditure analysis for 2004/2005.
Analysis of cash flows for the year ending march 2005

Income		29 967 786
Grant Received	584 863	
Levies Received	24 818 101	
Accreditation and Registration Fees	4 188 908	
Other Income	375 914	
Debtors		-319 777
Cash Received from clients		29 648 009
Interest Received		716 110
TOTAL CASH RECEIVED		30 364 119
Expenditure		34 889 976
Administration	2 458 820	
Appeal Board	316 698	
Accreditation Costs	540 000	
Audit Fees	296 029	
Conferences and workshops	712 833	
Consulting Fees	107 362	
Consumer Education	185 915	
Council Committees	675 430	
Depreciation	1 164 225	
HR Organisational Strategy	305 730	
Investigation Costs	647 208	
Legal costs	2 122 402	
Media & Promotion	421 774	
NRPL	562 287	
Office Rental	1 713 087	
Personnel	21 044 349	
Research Costs	577 850	
Resource Centre	126 017	
Risk-Equalisation Project	584 863	
Strengthening Dispute Resolution	99 000	
Trustee Training	228 097	
Depreciation written back		-1 164 225
Creditors		-2 766 302
Cash paid to Suppliers and Employees		30 959 449
Capital Expenditure		402 011
Computer Equipment and Software	358 223	
Office Furniture & Equipment	21 730	
Other Assets	22 058	
TOTAL CASH PAID OUT		31 361 460
NET CASH DECREASE		-997 341

The Resource Centre has seen to it that the manuals required in terms of the Promotion of Access to Information Act (POATIA) have been updated and sent to the Department of Justice. A report required by the South African Human Rights Commission in accordance with mandatory requirements on our implementation of POATIA in compliance with legislative provisions has been duly supplied.

Our Information Technology environment has continued to be fairly stable during this period. New work has included the revamping of the statutory returns, in order to enhance the return and to introduce changes made in the Accounting and Auditing Guide for Medical Schemes. We also developed the shadow risk equalisation fund return to allow schemes to submit consolidated data by chronic disease, age and gender of beneficiaries. The IT work has also included moves to a new financial management platform (Account mate), a newly-designed website and further development of a number of our critical databases, including the complaints management and accreditation databases. We also installed a comprehensive call centre solution during the year.

Conclusion

This report is characterized by actions we have taken to deliver effectively on the core responsibilities of the Council. I believe there have been a number of significant improvements on many fronts. I would like to thank trustees, administrators and others we have worked with for contributing positively to improvements in the operations of medical schemes. I would also like to thank the Minister, Dr Manto Tshabalala-Msimang, for her assistance and counsel during the year. Our Council members deserve much credit for their dedication and advice. I wish those who are not returning great success in their future endeavours. Finally, I congratulate our staff for their unstinting dedication to the work of the Council.

T. Patrick Masobe
August 2005

Brass rings, Katanga copper crosses, *izindondo* and *ndoros*. Throughout Africa metal products were associated with supernatural powers and were highly valued, largely because of their durability and symbolic status. Brass rings and Katanga copper crosses were traded as currency items; *izindondo* (solid brass beads) were symbolic of royal Zulu power in the 19th century, and *ndoros* (shells) were used for trade, bridewealth and to display rank and wealth.

Central and East Africa

Brass rings, currency crosses, *ndoros* (conus shells)

Zulu, South Africa *izindondo* (brass bead necklace)

Brass, shell, copper

Standard Bank Foundation Collection of African Art - Housed at the University of the Witwatersrand Art Galleries

AUDITOR-GENERAL

REPORT OF THE AUDITOR-GENERAL TO PARLIAMENT ON THE FINANCIAL STATEMENTS OF THE COUNCIL FOR MEDICAL SCHEMES FOR THE YEAR ENDED 31 MARCH 2005

1. AUDIT ASSIGNMENT

The financial statements as set out on pages 39 to 49, for the period ended 31 March 2005, have been audited in terms of section 188 of the Constitution of the Republic of South Africa, 1996 (Act No. 108 of 1996), read with section 4 and 20 of the Public Audit Act, 2004 (Act No. 25 of 2004) and section 13(4) of the Medical Schemes Act, 1998 (Act No. 131 of 1998). These financial statements, the maintenance of effective control measures and compliance with relevant laws and regulations are the responsibility of the Registrar. My responsibility is to express an opinion on these financial statements, based on the audit.

2. NATURE AND SCOPE

The audit was conducted in accordance with Statements of South African Auditing Standards. Those standards require that I plan and perform the audit to obtain reasonable assurance that the financial statements are free of material misstatement.

An audit includes:

- examining, on a test basis, evidence supporting the amounts and disclosures in the financial statement,
- assessing the accounting principles used and significant estimates made by management, and
- evaluating the overall financial statement presentation.

Furthermore, an audit includes an examination, on a test basis, of evidence supporting compliance in all material respects with the relevant laws and regulations which came to my attention and are applicable to financial matters.

I believe that the audit provides a reasonable basis for my opinion

3. AUDIT OPINION

In my opinion, the financial statements fairly present, in all material respects, the financial position of the Council

for Medical Schemes at 31 March 2005 and the results of its operations and cash flows for the year ended, in accordance with the Statements of Generally Accepted Accounting Practice and in the manner required by the Public Finance Management Act, 1999 (Act No. 1 of 1999).

4. APPRECIATION

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

A H Muller
for Auditor-General

Pretoria
31 July 2005

Balance sheet

OF THE COUNCIL FOR MEDICAL SCHEMES

AS AT 31 MARCH 2005

	Note	31/03/05 R	31/03/04 R
ASSETS			
Non-current assets		**1 992 939**	**2 755 152**
Property, plant & equipment	3	1 992 939	2 755 152
Current assets		**9 841 291**	**10 518 855**
Trade debtors and other receivables	5	725 120	405 343
Cash and cash equivalents	4	9 116 171	10 113 512
Total assets		**11 834 230**	**13 274 007**
FUNDS AND LIABILITIES			
Administration funds		**4 702 111**	**8 908 190**
Accumulated funds		4 702 111	8 908 190
Current liabilities		**7 132 119**	**4 365 817**
Trade creditors and other payables	6	5 868 189	2 770 440
Provisions	6	1 263 930	1 595 377
Total funds and liabilities		**11 834 230**	**13 274 007**

Mr T Patrick Masobe
Registrar of Medical Schemes
Date: 31/5/2004

INCOME STATEMENT

OF COUNCIL FOR MEDICAL SCHEMES

FOR THE YEAR ENDED 31 MARCH 2005

	Note	31/03/05 R	31/03/04 R
Revenue	7	**29 967 786**	**29 644 910**
Expenditure		**34 889 976**	**34 299 922**
Administration		2 458 820	3 222 115
Appeal Board expenses		316 698	391 354
Accreditation costs		540 000	1 200 000
Audit fees:	10	296 029	469 997
Conference, workshops & seminars		712 833	635 215
Consulting fees		107 362	170 495
Consumer education		185 915	193 912
Council Committees		675 430	651 694
Depreciation		1 164 225	1 263 695
HR/Organisational Strategy		305 730	-
Investigation costs		647 208	620 135
Irregular expenditure		-	506 195
Legal fees		2 122 402	1 713 462
Media & promotion		421 774	512 458
NRPL		562 287	-
Office rental		1 713 087	1 554 643
Personnel expenditure		21 044 349	18 895 662
Research costs		577 850	734 072
Resource centre		126 017	174 328
Risk Equalisation Project	9	584 863	1 125 386
Strengthening Dispute Resolution		99 000	-
Trustee training		228 097	265 104
Operating deficit for the year		(4 922 190)	(4 655 012)
Interest received		716 110	1 477 582
Net deficit		(4 206 080)	(3 177 430)

Statement of changes in equity

FOR THE YEAR ENDED 31 MARCH 2005

	31/03/05 R	31/03/04 R
Balance at 31/3/2004	8 908 191	12 085 620
Net deficit for the year	(4 206 080)	(3 177 430)
Balance at 31/03/ 2005	**4 702 111**	**8 908 190**

Cash flow statement

OF COUNCIL FOR MEDICAL SCHEMES

FOR THE YEAR ENDED 31 MARCH 2005

	Note	31/03/05 R	31/03/04 R
Cash flow from operating activities			
Cash receipts from debtors		29 033 988	29 966 077
Cash receipts from Department of Health		584 863	1 125 386
Cash paid to suppliers and employees		(30 930 290)	(30 336 254)
Cash utilised in operations	8	(1 311 439)	755 209
Interest received		716 110	1 477 582
Net cash flows from operating activities		(595 329)	2 232 791
Cash flows from investing activities			
Purchase of fixed assets		(402 012)	(682 008)
Net increase(decrease) in cash and cash equivalents		(997 341)	1 550 782
Cash and cash equivalents at the beginning of the year		10 113 512	8 562 730
Cash and cash equivalents at the end of the year	4	**9 116 171**	**10 113 512**

Notes to the financial statements

FOR THE YEAR ENDED 31 MARCH 2005

1. Legislation

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

2. Accounting Policies

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

2.1 Basis of preparation

The financial statements are prepared under the historical cost basis and are in accordance with and comply with the South African Statements of Generally Accepted Accounting Practice.

2.2 Non current assets

All items of property plant and equipment are recognised at cost less accumulated depreciation. 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%
Office furniture and equipment	10%
Motor vehicle	20%
Other assets	10%

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

Expenditure that increases the original value and useful lives of property plant and equipment items are 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 Trade debtors and other receivables

Accounts receivables are carried at original invoice 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 income statement.

2.4 Trade creditors and other payables

Trade and other payables are recognised at cost, comprising original debt less principal payments and amortisations.

2.5 Provisions

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

2.6 Revenue

The main sources of revenue of the Council are listed below.

2.6.1 Levies

Levies are the 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 they fall due.

2.6.2 Accreditation fees

Accreditation fees are fixed tariffs paid by brokers over two years. Accreditation fees are recognised in the financial period in which services are rendered.

2.6.3 Grants

The Council 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 will comply with the attached conditions. Grants relating to future costs are deferred and recognised in the income statement over the period necessary to match them with the costs for which they are intended to compensate.

2.6.4 Registration fees

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

2.6.5 Interest

Interest income comprises interest received on cash and cash equivalents, and that earned on overdue levies. Interest income is recognised in the income statement for all interest bearing investments on an accrual basis using the effective yield based on the actual amount. Interest on overdue levies is calculated at the rate determined by the South African Revenue Services.

Notes to the financial statements *continued*

2.7 Cash and cash equivalents

Cash and cash equivalents are carried on the balance sheet 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.

2.8 Financial instruments

(a) Accounting for financial instruments
Financial instruments carried on the balance sheet 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 Council's activities expose it to a limited degree of financial risks including interest rates and credit defaults.

Interest rate risk:
The Council's income and operating cash flows are to a large extent independent of charges in the market interest rates. The Council invests surplus cash on call accounts and 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 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.

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

2.9 Research costs

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

3. Property, plant and equipment

	Computer Equipment	Computer Software	Furniture & Fitting	Motor Vehicle	Other Assets	TOTAL fittings
Period ended 31 March 2004						
Opening gross carrying amount	1 142 326	976 509	1 077 193	33 295	107 516	3 336 839
Additions	204 122	388 125	81 761	-	8 000	682 008
Depreciation charge	(675 374)	(415 468)	(140 968)	(14 269)	(17 616)	(1 263 695)
Closing net carrying amount	**671 074**	**949 166**	**1 017 986**	**19 026**	**97 900**	**2 755 152**
At 31 March 2004						
Gross carrying amount	1 346 607	1 364 634	1 158 954	33 295	115 357	4 018 847
Accumulated depreciation	675 374	415 468	140 968	14 269	17 616	1 263 695
	671 233	**949 166**	**1 017 986**	**19 026**	**97 741**	**2 755 152**
Year ended March 2005						
Opening gross carrying amount	671 233	949 166	1 017 986	19 026	97 741	2 755 152
Additions	273 764	84 459	21 730	-	22 058	402 011
Depreciation charge	(371 571)	(615 019)	(145 489)	(14 268)	(17 877)	(1 164 224)
Closing net carrying amount	**573 426**	**418 606**	**894 227**	**4 758**	**101 922**	**1 992 939**
At 31 March 2005						
Gross carrying amount	944 997	1 033 625	1 039 716	19 026	119 799	3 157 163
Accumulated depreciation	371 571	615 019	145 489	14 268	17 877	1 164 224
Net carrying amount	**573 426**	**418 606**	**894 227**	**4 758**	**101 922**	**1 992 939**

4. Cash and cash equivalents

	Note	31/03/05 R	31/03/04 R
Cash and bank		4 066 171	5 113 512
Call account		5 050 000	5 000 000
		9 116 171	**10 113 512**

The effective interest rate on call account deposit was 7.35% (March 05: 7%) and these deposits have an average maturity of 30 days.

Notes to the financial statements *continued*

5. Trade debtors and other receivables

	Note	31/03/05 R	31/03/04 R
Accounts receivable		173 673	126 705
Provisions for Impaired Receivables		(29 158)	-
Sundry debtors		580 605	125 758
Prepaid expenses		-	152 880
		725 120	**405 343**

6. Trade creditors, other payables and provisions

Accounts payable		1 835 552	1 168 535
Income Received In advance		**4 032 637**	**1 601 905**
Grant received in advance		3 762 751	
Broker fees received in advance		269 886	
Accruals		557 741	-
Provisions			
Leave days		438 238	428 901
Accreditation Costs		267 951	1 166 476
		7 132 119	**4 365 817**

7. Revenue

Accreditation fees		3 731 281	4 656 641
Appeal fees		9 091	10 526
Grant		584 863	1 125 386
Interest on levies		1 031	15 515
Levies		24 818 101	23 125 516
Other income		365 792	526 575
Registration fees		457 627	184 751
		29 967 786	**29 644 910**

8. Reconciliation between net surplus and cash applied to activities

	Note	31/03/05 R	31/03/04 R
		31/03/05	31/03/04
		R	R
Operating surplus/(deficit)		(4 206 080)	(3 177 430)
Adjusted for:			
Depreciation		1 164 225	1 263 695
Interest received		(716 110)	(1 477 582)
Operating surplus before working capital		(3 757 965)	(3 391 317)
Decrease(Increase) in accounts receivable		(319 777)	1 446 551
(Decrease)/Increase in accounts payable		3 097 749	1 983 905
(Decrease)/Increase in provisions		(331 447)	716 070
		(1 311 440)	**755 209**

9. Risk Equalisation Fund

During the year the National Department of Health (NDoH) granted Council an amount of R2 800,000 in respect of the Risk Equalisation Fund Project. An amount of R584,863 was utilised during the year. The unutilised balance at 31 March 2005 has been deferred and included as income received in advance.

Deferred grant income at the beginning of the year	1 547 614	-
Grant received during the year	2 800 000	2 673 000
Utilised in project activities	(584 863)	(1 125 386)
Utilised to defer depreciation charge relating to assets acquired	-	-
Deferred grant income at the end of the year	3 762 751	1 547 614

10. Audit fees

External audit	181 029	189 052
Internal audit	115 000	280 945
	296 029	469 997

The external audit work is conducted by the Office of the Auditor-General

Notes to the financial statements *continued*

11. Going concern

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

12. Taxation

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

13. Related party transactions

Council members appointed by the Minister of Health, control the financial and operating activities of the Council. Council members appoint the executive management which is responsible for executing Council member decisions.

The emolument paid to Council members and executive management is shown below:

31 March 2005

Council members	Fees for services	Basic salary	Bonuses	Expense allowances	Consulting Fees	Total
GN Padayachee	18 882	_	_	_	_	18 882
NNA Matyumza	17 782	_	_	_	_	17 782
R.L Morar	39 045	_	_	_	_	39 045
N Mgumane	14 870	_	_	_	_	14 870
JW Jekwa	46 812	_	_	_	_	46 812
HD Mcleod	27 536	_	_	_	380 331	407 867
S. Kariem	13 139	_	_	_	_	13 139
J. Murphy	6 215	_	_	_	_	6 215
BB Crookes	21 747	_	_	_	_	21 747
	206 027	_	_	_	**380 331**	**586 358**

Prof.Heather Mcleod who is a Council member was appointed to assist the Risk Equalisation Project task team by the Director-General of the National Department of Health. An amount of R2, 800, 000 was transfered by NDOH for the project and her consulting fees are paid from this grant.(refer Note 10)

Executive management	Fees for services	Basic salary	Bonuses	Expense allowances	Consulting Fees	Total
	_					
TP. Masobe	_	675 805	143 816	12 000	_	831 621
FFT Mothobi	_	552 167	109 099	18 000	_	679 266
CJ Burton-Durham	_	497 411	82 216	18 000	_	597 627
DG Kolver	_	473 243	78 479	18 000	_	569 722
PR Sidley	_	446 694	74 100	18 000	_	538 794
EE Theys	_	497 411	82 216	18 000	_	597 627
KP. Matshidze	_	451 836	78 480	18 000	_	548 316
	_	**3 594 567**	**648 406**	**120 000**	_	**4 362 973**
31 March 2004						
Council members	235 975	_	_	_	481 679	717 654
Executive management _	3 424 926	666 491	120 000	_	4 211 417	4 997 908
	235 975	**3 424 926**	**666 491**	**120 000**	**481 679**	**4 929 071**

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

14. Contingent liabilities

At 31 March 2005 Council had a contingent liability of R408,584 arising from a legal claim by a former employee for unfair dismissal.
Based on legal opinion, Council does not expect this liability to crystallise.

15. Operating lease commitments

Council has an operating lease for rental of the office up to 31 May 2010
The rental escalates by 7% compounded every year

Not later than one year	2 703 759	1 554 643
Later than one year and not later than 5 years	14 030 037	326 143
TOTAL	16 733 796	1 880 786

Report of the audit committee

We are pleased to present our report to the Council's Accounting Authority for the financial year ended 31 March 2005.

Audit committee members and attendance

Please note that the term of audit committee members ended in August 2004. The committee consisted of the following members:

Meetings

Meetings and attendance for the year under review:

Name of Member	Role	Number of Meetings Attended
Mr. C. Mannya	(Chairperson)	2
Mr. S. Patterson	Member	2
Mr. O Thenga	Member	1
Dr. R. Morar	Member	2
Ms. G. Matyumza	Member	2

The new audit committee, which commenced its new role from September 2004, consists of the members listed hereunder and meets 4 times per annum as per its approved terms of reference.

The committee held four (4) scheduled meetings and no special meeting was called during the year under review. During these meetings the committee considered a number of issues including those discussed in the paragraphs below.

Meetings and attendance for the year under review:

Name of Member	Role	Number of Meetings Attended
Mr. Ronald Moyo	(Chairperson)	4
Mr. Alex Hill	Member	4
Dr. Reno Morar	Member	4
Ms. Gando Matyumza	Member	4
Other invitees.		

Representatives of the Auditor-General, internal auditors and senior management attend these meetings as and when requested to do so.

Audit committee responsibilities

Mandate

The mandate of the audit committee is derived from Section 38 (1) (a) of the Public Finance Management Act (PFMA), and paragraph 3.1 of the Treasury Regulations.

The audit committee reports that it has complied with its responsibilities arising from section 38(1) (a) of the PFMA and Treasury Regulation 3.1.13.

The audit committee also reports that it has adopted appropriate formal terms of reference as its audit committee charter, has regulated its affairs in compliance with this charter and has discharged all its responsibilities as contained therein.

The effectiveness of internal control

The performance of an effective internal audit function is central to the proper operation of the audit committee. As part of the Council's governance structures, the audit committee has amongst others, an oversight function of ensuring that the Council's internal control policies, practices and procedures are in place, effective and adequate to safeguard the Council's resources and achieve its mission. Establishing effective internal controls involves an assessment of the risks the Council faces both from internal and external sources.

The system of internal control is effective, as the various reports of the internal and external auditors have shown. The fraud and risk prevention plans have been developed by our internal auditors.

Review of legal cases pending at financial year-end

The committee reviewed legal cases against the Council that were pending at the financial year-end so as to assess the adequate disclosure required in terms of GAAP and Treasury Regulations.

Evaluation of financial statements

The audit committee has reviewed and discussed the annual financial statements to be included in the annual report with the Auditor General and the Accounting Officer. The committee concurs with the conclusions of the Auditor General and hereby recommend the financial statements for adoption by the Council in terms of the PFMA.

Our commitment

The audit committee remains committed to working together with the Council and all stakeholders to promote sound corporate governance and to strengthen internal control procedures in the Council.

Ronald Moyo
Chairperson of the audit committee
Date 22/7/2005

Review of operations of medical schemes

Coverage by medical schemes

Number of medical schemes

Table 3 shows that there were 133 registered medical schemes operating during 2004. Forty eight (48) were open while 85 were restricted medical schemes. There were also 12 bargaining council schemes in operation during the same period.

The number of medical scheme declined to 145 from 147 in 2004. The number of open schemes remained unchanged while that of restricted schemes declined to 85 from 87. This reduction is attributable to liquidations, amalgamations and mergers between schemes.

Table 3: **Distribution of medical scheme by size and type of scheme**

	TYPE OF SCHEME*			
Size of medical scheme	**Open**	**Restricted**	**Bargaining Council**	**Consolidated**
Small (<6,000 members)	14 (16)	57 (58)	7 (7)	78 (81)
Medium (>6,000 members but <30,000 beneficiaries)	8 (5)	15 (16)	2 (2)	25 (23)
Large (30,000 or more beneficiaries)	26 (27)	13 (13)	3 (3)	42 (43)
Total	**48 (48)**	**85 (87)**	**12 (12)**	**145 (147)**

* Figures in brackets represent restated number of schemes in 2003

Membership of medical schemes

Table 4 shows that the total number of principal members of medical schemes increased by 1,1% to 2 833 322 during 2004. Membership of open schemes increased by 2,2%, while that of restricted schemes declined by 1,5%. Membership of bargaining council schemes increased by 2,0% to 117 058 members.

The number of dependants decreased by 1,0%. As a result the number of ben-

eficiaries declined by 0,1% to 6 915 666 from 6 924 686 in 2003. The number of dependants in restricted schemes declined by 2,9% while in open schemes there was a small decline in the number of dependants. Restricted schemes experienced a drop of 2,3% in the number of beneficiaries while a marginal increase (0,8%) was experienced in open medical schemes.

Table 4: **Distribution of beneficiaries in medical schemes**

Scheme type		2004	2003	% change
Registered	Members	2 716 264	2 688 055	1,05
	Beneficiaries	6 662 563	6 671 801	-0,14
Open	Members	1 924 343	1 883 728	2,16
	Beneficiaries	4 755 303	4 718 797	0,77
Restricted	Members	791 921	804 327	-1,54
	Beneficiaries	1 907 260	1 953 004	-2,34
Bargaining council	Members	117 058	114 760	2,00
Consolidated	Members	2 833 322	2 802 815	1,09
	Beneficiaries	6 915 666	6 924 686	-0,13

Age distribution of beneficiaries

Figure 9: **Age distribution of medical scheme beneficiaries**

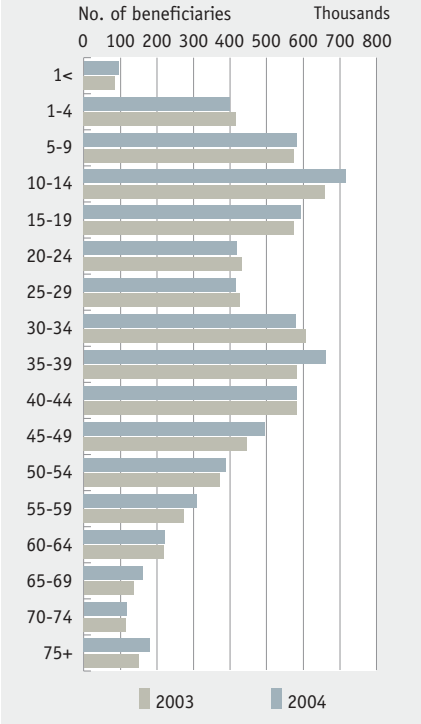


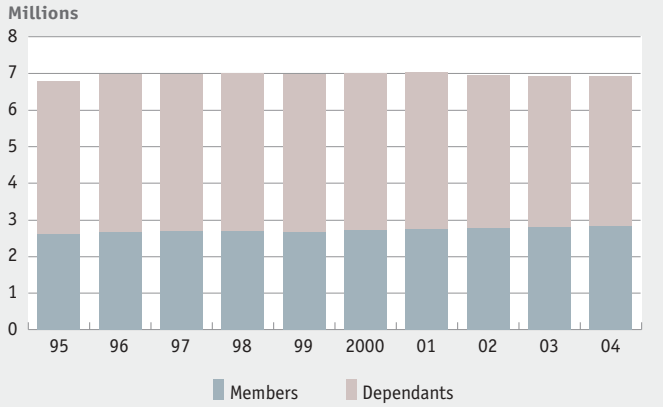
Figure 9 shows the age distribution of the medical scheme beneficiaries during 2003 and 2004. There were more beneficiaries aged between the intervals 5 and 15 years, 34 and 40 years and also those over 70 years during 2004. This reflects a slight aging of membership of schemes with the average age of medical scheme beneficiaries increasing to 32,0 years in 2004 from 31,9 years in 2003. The average age of members of restricted medical schemes was 32,6 years, while that of open schemes was 32,1 years.

Female members were generally older than males in all medical schemes. The average age of male members was 31,4 years compared to that of female members at 32,6 years. The average age of males in open schemes was 31,4 years while that of restricted schemes was 32,0 years. Among females, the average age in open schemes was 32,8 years while that of restricted schemes was 33,2 years.

Trends in membership

Figure 10 shows the trends in the number of beneficiaries of all medical schemes over the last ten years. The trend analysis shows that the number of beneficiaries has remained fairly steady at around 7 million since 1996. It is noticeable that while the number of members seem to have increased steadily overtime, the number of dependants has however been declining since 1999.

Figure 10: **Trend analysis of coverage of beneficiaries**



Pensioner ratio

The percentage of pensioners (beneficiaries who were 65 years or older as at 31 December 2004), increased to 6,7% from 6,4% in 2004. The percentage was higher in restricted schemes (7,8%) than in open schemes (6,3%), continuing a trend that was observed in previous years.

There were proportionately more female than male pensioners in registered schemes. Bargaining Council medical schemes were different in that they had a higher proportion of male pensioners than females.

Table 5: **Pensioner ratio (>65 years) of registered schemes**

Type of scheme	Gender	2004	2003
Open	male	6,00	6,40
	female	6,62	5,40
	consolidated	6,31	5,90
Restricted	male	6,94	8,80
	female	8,69	6,60
	consolidated	7,82	7,70
Registered schemes	male	6,28	7,60
	female	7,20	6,00
	consolidated	6,74	6,80
Bargaining Council*	male	7,72	3,20
	female	0,96	0,50
	consolidated	4,34	1,85
Consolidated	male	6,33	7,00
	female	6,98	5,80
	consolidated	6,66	6,40

* The 2004 results could be an indication of better reporting by bargaining council schemes.

Dependants ratio

The dependant ratio, which measures the average number of dependants per principal member of a medical scheme, declined by 2,0% to 1,44 from 1,47 in 2003. The decline in the dependants ratio was highest in bargaining council schemes followed by open schemes. Restricted schemes on the other hand experienced the least decline in the dependants' ratio.

Table 6: **Dependant ratio in medical schemes**

Type of scheme	2004	2003	% change
Registered scheme	1,45	1,48	-2,03
open	1,47	1,51	-2,65
restricted	1,41	1,43	-1,40
Bargaining Council	1,16	1,20	-3,33
Consolidated	1,44	1,47	-2,04

Membership by province

Table 7 shows the provincial breakdown of membership of medical schemes. These data were collected primarily on the basis of the location of principal members. More than one third (37,3%) of the beneficiaries of schemes are based in Gauteng, 17,3% are in the Western Cape and 14,9% are in Kwazulu-Natal. The Northern Cape has the least proportion of medical scheme members at 2,2%.

Table 7: **Medical scheme membership by province**

Province	Members	Dependants	Beneficiaries	% of total beneficiaries
Gauteng	1 092 200	1 487 204	2 579 404	37,30
Limpopo	98 047	181 611	279 658	4,04
Mpumalanga	166 418	287 790	454 208	6,57
North West	124 799	188 131	312 930	4,52
Free State	130 568	188 254	318 822	4,61
KwaZulu Natal	417 706	610 894	1 028 600	14,87
Western Cape	508 585	685 300	1 193 885	17,26
Eastern Cape	234 735	361 091	595 826	8,62
Northern Cape	60 264	92 069	152 333	2,20
Consolidated	**2 833 322**	**4 082 344**	**6 915 666**	**100**

Benefits

Total benefits paid by medical schemes

Expenditure by medical schemes on health care benefits increased to R41,5bn in 2004, an increase of 7,2% on 2003. This represents an increase per beneficiary per month of 6,5% during 2004.

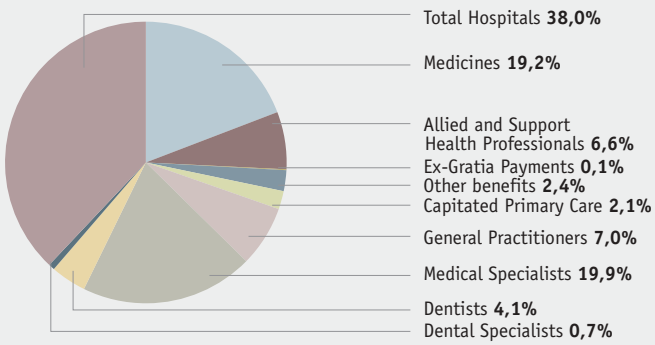
Figure 11 shows the proportions of benefits paid to hospitals, general practitioners, specialists and others. Hospital expenditure, which includes theatre fees, ward fees, consumables, medicines dispensed and global and per diem arrange-

ments, accounted for 38,0% (R15,7bn) of the R41,5bn paid to providers. This is an 18,5% increase on 2003. The increase in expenditure on private hospitals was 19,5% while that of provincial hospitals was 5,3%. Provincial hospitals accounted for 1,7% of the overall benefits paid to hospitals.

In the private hospitals, ward fees accounted for 43,8% of the total private hospital expenditure (includes global and/or per diem arrangements), theatre fees made up 24,8%, consumables were at 12,9% and medicines dispensed within hospitals accounted for 18,5%.

Expenditure in the provincial hospitals was dominated by ward fees which accounted for 75,3% of the total expenditure, consumables made up 12,9%, while theatre fees and medicines dispensed made up 6,7% and 5,1% respectively.

Figure 11: **Total benefits paid during 2004**



Medical specialists accounted for 19,9% of the total expenditure in 2004. Expenditure on general practitioners declined by 1,7% to R2,9bn in 2004 from R3,0bn in 2003.

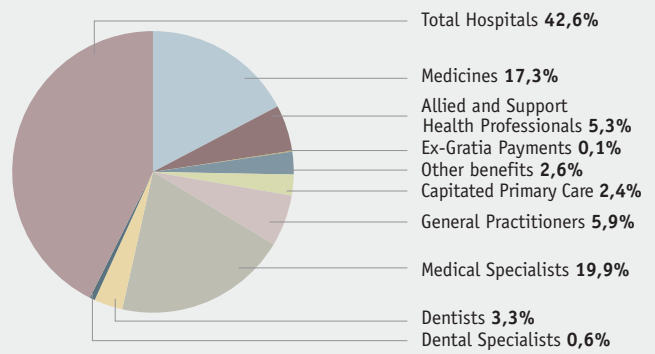
Medicines dispensed by pharmacists and providers other than hospitals, accounted for 19,2% (R7,96bn) of the total benefits paid by medical schemes. Expenditure on pharmacists accounted for 82,9% of the total medicine expenditure while dispensing practitioners accounted for 16,8%.

Allied health professionals accounted for only 0,3% of the total expenditure on medicines. Expenditure on allied health professionals of increased by 2,4% to R2,74bn in 2004 from R2,67bn in 2003.

Benefits paid out of risk pool

Benefits paid out of the risk pool amounted to R36,8bn (88,9%) of total benefits in 2004; an increase of 6,8% from R34,5bn in 2003. Hospitals (private and provincial) accounted for 42,6% of the total risk benefits paid in 2004 compared with 38,3% in 2003. Medicines expenditure accounted for 17,3% while specialists accounted for 19,9%. General practitioners accounted for 5,9% of the total risk benefits; a drop of 7,8% to R2,2bn in 2004 from R2,4bn in 2003.

Figure 12: **Benefits paid from risk pool during 2004**

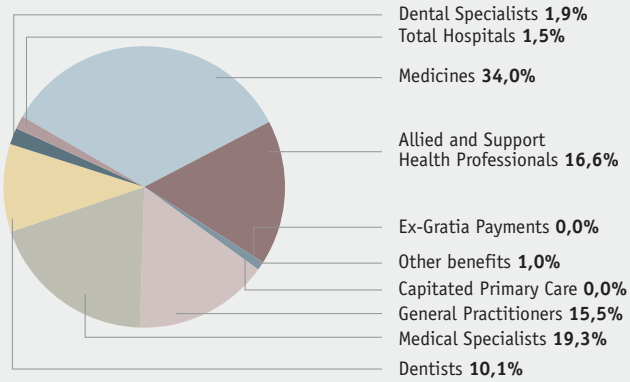


Benefits paid from medical savings accounts

Personal medical savings accounts, which are accounts set aside by a medical scheme for individual use by members and their dependants, accounted for 11,2% (R4,6bn) of the overall expenditure on benefits. This reflected an increase of 10,7% on 2003. Medicines accounted for 34,0% of benefits paid while medical specialists and general practitioners accounted for 19,3% and 15,6% respectively.

A small percentage (1,5%) of medical savings accounts money was spent on hospital services (1,5%); this reflects a 12,3% decline from R80,7m in 2003 to R70,8m in 2004.

Figure 13: **Benefits paid from saving accounts in 2004**



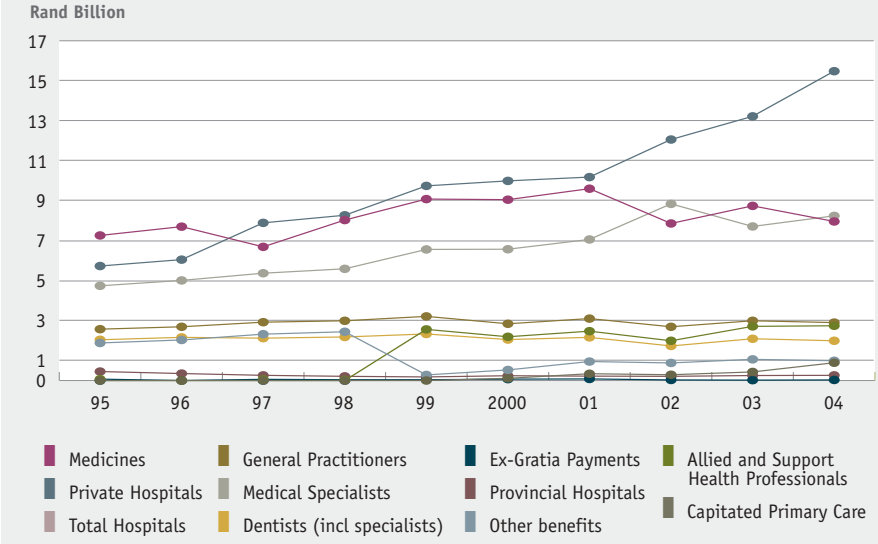
Trends in total benefits paid

Figure 14 shows the distribution of benefits to different types of providers since 1995.

The largest increase in expenditure was on hospitals, which rose by an adjusted 16,9% to R15,7bn from R13,5bn in 2003. Expenditure in private hospitals increased by 17,2% to R15,5bn from R13,2bn in 2003. Provincial hospitals increased their share by 3,8% to R248,8m from R252,3m in 2003.

In private hospitals, theatre fees increased by 35,9%, ward fees by 20,3% and medicines dispensed in hospitals by 16,3%. Consumables declined by 8,8%. In provincial hospitals, ward fees increased by 18,8%, and consumables by 2%.

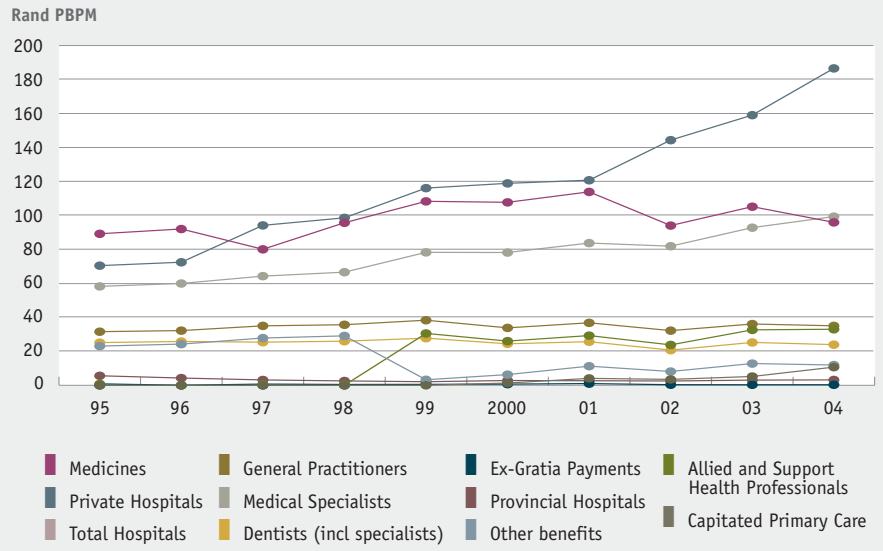
Figure 14: **Total benefits paid,** 2004 prices



Theatre fees and medicines dispensed in hospitals declined by 27,5% and 50,3% respectively.

Expenditure on medical specialists increased by 6,9% to R8,2bn from R7,7bn in 2003. General practitioners expenditure, on the other hand, declined by 3,1% to R2,9bn from R3bn in 2003. Expenditure on medicines declined by 8,9% to R8bn from R8,7bn in 2003. A similar trend was noted on dentists, including dental specialists were expenditure declined by 5,2% to R2bn from R2,1bn in 2003. There was a significant increase in expenditure on capitated primary care in which rose by 106,1% to R886,4m from R430m in 2003. Expenditure on allied and support health professionals increased marginally by 1,0% from R2,7bn in 2003.

Figure 15: **Total benefits paid per beneficiary per annum,** 2004 prices



Total benefits paid per beneficiary

Figure 15 shows the overall increase per beneficiary in expenditure. Expenditure on hospitals increased by 17,1% to R189,7 per beneficiary per month from R162,1 in 2003. The increase in private hospitals was 17,3% while that of provincial hospitals was comparatively lower at 4,0%.

Expenditure on medical specialists increased by 7,0% to R99,3 from R92,8 in 2003. General practitioners' share of expenditure declined by 3,0% to R35 from R36,1 in 2003. A similar trend was noted among dentists and dental specialists where expenditure declined by 5,1% to R23,9 from R25,2 in 2003.

Expenditure on medicines, when adjusted for inflation and membership, declined by 8,8% to R95,9 from R105,2 in 2003. The most significant increase in per beneficiary expenditure was that of capitated primary care which rose by 106,4% to R10,7 from R5,2 in 2003. Expenditure on allied and health professionals increased marginally by 1,1% to R33,0 from R32,6 in 2003.

Utilisation of health services

The utilisation levels of primary healthcare services in registered schemes, particularly general practitioners, declined from an average of 803,8 per 1000 beneficiaries in 2003 to 740,5 per 1000 beneficiaries in 2004.

Admissions to both public and private hospitals were also lower than in the previous year. Private hospital admissions declined to 197,9 per 1000 beneficiaries from 243,5 in 2003. Public hospital admission declined to 11,5 admissions per 1000 beneficiaries from 24,1 in 2003. On the whole, utilisation levels were higher in restricted than open schemes, particularly for primary care services and admissions to hospitals.

Table 8: **Utilisation of services**

Provider group	Open schemes	Restricted schemes	Consolidated 2004	Consolidated 2003
	per 1000 Beneficiaries			
PRIVATE PROVIDERS				
Number of beneficiaries visiting a GP at least once a year	710,99	811,31	740,46	803,76
Number of beneficiaries visiting a dentist at least once a year	260,65	335,59	282,66	301,02
Number of beneficiaries visiting a private nurse at least once a year	4,91	8,15	5,87	9,63
PRIVATE FACILITIES				
Number of admissions to hospitals	190,43	216,04	197,95	243,49
PUBLIC FACILITIES				
Number of admissions to hospitals	9,23	17,09	11,54	24,31

Average utilisation of services

The average number of visits to a general practitioner per beneficiary was 3,3 in 2004; a slight decline from 3,4 in 2003. The visits were higher for restricted schemes (3,9 visits per annum) compared to open schemes (3,0 visits per annum).

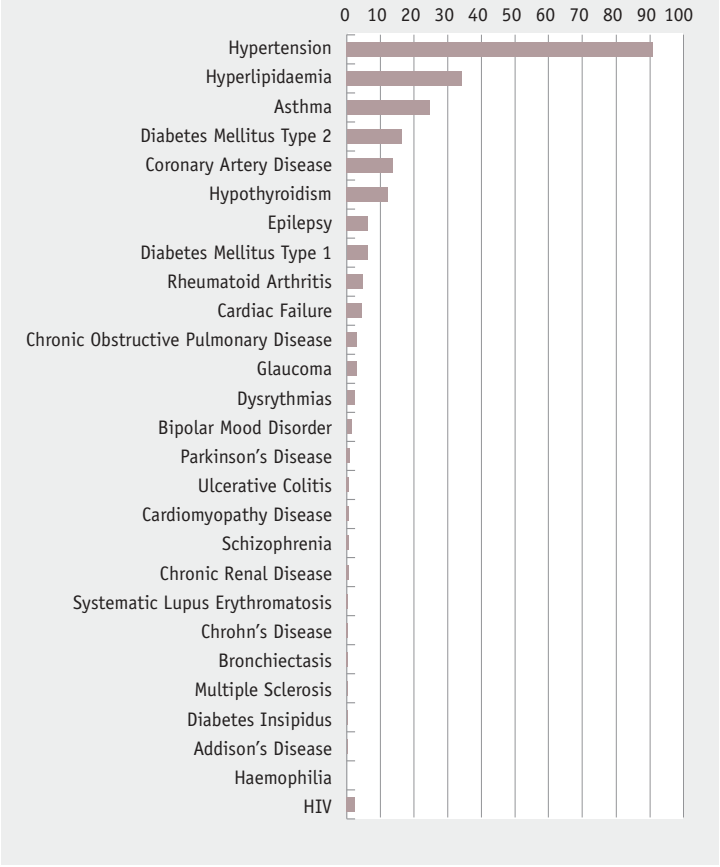
The average length of stay in private hospitals was 1,1 in 2004. This was higher for restricted schemes (2,4 days per annum) compared to open schemes (0,5 days per annum). The length of stay in provincial hospital was lower (0,1) than in private hospitals.

Table 9: **Average utilisation of services**

Average utilisation of services	Open schemes	Restricted schemes	Consolidated 2004	2003
Visits to a general practitioner per year	3,03	3,93	3,30	3,44
Visits to a dentist per year	0,54	0,63	0,57	0,67
Visits to a private nurse per year	0,01	0,03	0,02	–
Length of stay in private hospital	–	2,36	1,06	–
Length of stay in provincial hospitals	–	0,06	0,05	–

In general, there has been a decline in the level of utilisation of services of medical specialists and allied health professionals. There was however a noticeable increase in the level of utilization of other benefits such as appliances, prostheses and ambulance services (Annexure G).

Figure 16: **Prevalence of chronic conditions in registered schemes**



Burden of disease

A new set of 25 legislated chronic conditions was introduced in the medical schemes environment in January 2004. The regulations required that these 25 prescribed chronic conditions should be covered in all medical schemes benefit options. Figure 16 shows the prevalence of these chronic conditions. The data represents 77,4% of schemes and 76,7% of beneficiaries. Schemes that did not submit any data on chronic conditions were excluded from the analysis as were schemes that submitted poor quality data. The analysis showed that the most prevalent condition in medical schemes is hypertension (91 cases/1000 beneficiaries), followed by hyperlipidaemia (34 cases/1000 beneficiaries) and asthma (25 cases/1000) beneficiaries.

Generally, the prevalence of chronic conditions in registered schemes was higher in restricted than in open medical schemes. The higher prevalence in restricted schemes may be related to the higher age profile of these schemes compared with that of open schemes.

Contributions, claims and trends during 2004

Total contributions and claims during 2004

Total contributions for all schemes increased on average by 7,4% to R52,2 bn from R48,6bn in 2003. Total gross claims incurred went up 7,0% to R41,4bn from R38,7bn in 2003. Gross contributions attributable to registered schemes only (excluding bargaining council schemes) grew by 7,1% per beneficiary per month to R645 from R602 in 2003, while gross claims per beneficiary per month jumped 6,7% to R511 from R479.

Risk contributions and claims for registered schemes

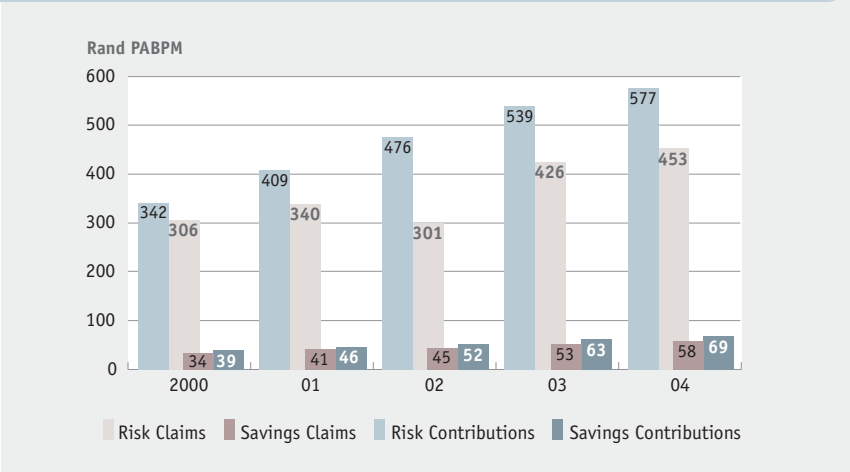
Risk contributions (net of savings contributions) increased by 7,2% to R46bn from R42,9bn in 2003. The comparable increase between 2002 and 2003 was 11,4%. Risk contributions per beneficiary per month increased to R577 from R539, an increase of 7,1% (2003: 13,2%).

Risk claims increased by 6,5% to R36,2bn from R34,0bn (2003: 7,6%). Risk claims per beneficiary went up to R453 per month from R426, an increase of 6,3%. (2003: 9,0%).

Medical savings accounts contributions and claims

Contributions to medical savings accounts increased by 9,9% to R5,5bn from R5,0bn the year before. (2003: 19,0%). The increase per average beneficiary was 9,5% from R63 to R69 (2003: 21,2%).

Figure 17: **Risk and savings contributions and claims for registered schemes**



Claims paid from savings accounts increased by 9,5% to R4,6bn from R4,2bn. (2003: 16,7%). Claims per beneficiary were also 9,4% higher in 2004, from R53 to R58. The comparable increase between 2002 and 2003 was 17,8%.

Medical savings accounts claims as a percentage of total net claims incurred went up from 10,9% in 2003 to 11,4% in 2004. The same figure increased to 13,1% from 12,7% when viewed on a beneficiary basis. This would indicate a move towards benefit designs requiring a greater proportion of benefits to be funded out of a member's savings rather than from the general risk pool.

Contributions and claims by open and restricted membership schemes

Table 10 and figures 18 and 19 show the contributions and claims per beneficiary per month for open and restricted schemes.

Beneficiaries of restricted schemes saw lower gross contribution increases of 6,9% compared with the 7,4% for those in open scheme. Claims costs were higher in the restricted schemes than in the open ones. The risk claims ratio for open schemes declined to 76,2% from 77,3% in 2003. The ratio for restricted schemes increased to 84,3% from 83,6%.

Figure 11 shows that open schemes are increasingly paying claims out of medical savings accounts; with 13% of all claims paid out of medical savings accounts compared with 12,3% in 2003. Put another way, the claims ratio of medical savings accounts in open schemes increased to 85,1% in 2004 from 82,6% in 2003.

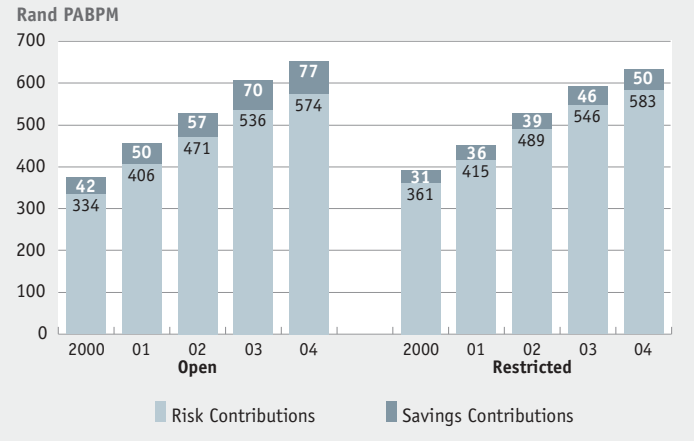
Table 10: **Contributions and claims per average beneficiary per month for open and restricted schemes**

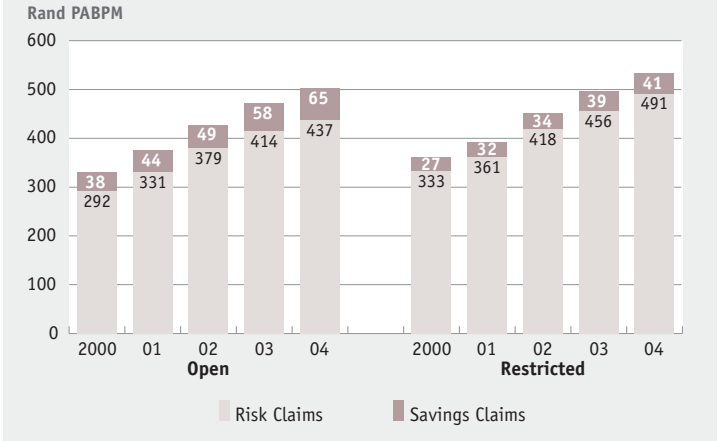
	Risk contributions		Savings contributions		Risk claims		Savings claims	
	PABPM R	% Change	PABPM R	% Change	PABPM R	% Change	PABPM R	% Change
OPEN								
2000	334		42		292		38	
2001	406	21,8%	50	18,7%	331	13,3%	44	17,6%
2002	471	15,8%	57	14,2%	379	14,4%	49	10,8%
2003	536	13,8%	70	23,6%	414	9,1%	58	18,6%
2004	574	7,2%	77	8,8%	437	5,7%	65	11,9%
RESTRICTED								
2000	361		31		333		27	
2001	415	15,0%	36	14,6%	361	8,3%	32	17,6%
2002	489	17,8%	39	9,8%	418	15,8%	34	4,9%
2003	546	11,6%	46	17,1%	456	9,1%	39	15,3%
2004	583	6,8%	50	9,1%	491	7,7%	41	5,4%

*PABPM = per average beneficiary per month

Growth in restricted schemes claims paid out of medical savings accounts slowed to 7,7% in 2004 from 7,9% the year before. Medical savings accounts claims ratio for restricted schemes declined to 82,1%, down from 85,0% in 2003.

Figures 18 & 19: **Risk and savings contributions and claims per average beneficiary per month for open and restricted schemes**

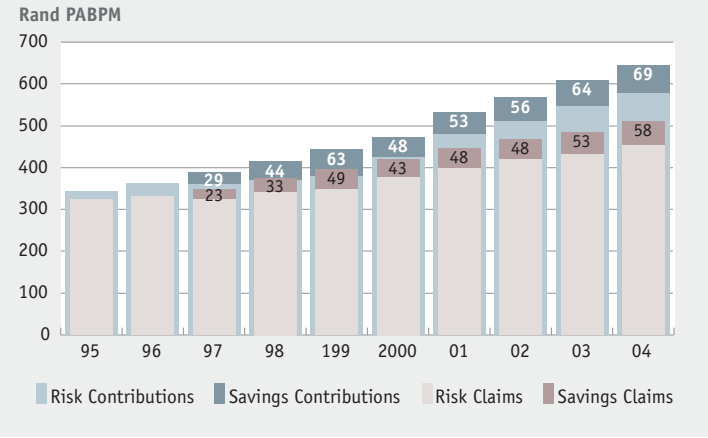




Trends in contributions and claims since introduction of medical savings accounts

Figure 20 illustrates the increased utilisation of medical savings accounts in the benefit design of all registered schemes since 1997 when schemes first started using these. Risk contributions have increased by 60,5% and claims incurred have gone up by 39,3% since 1997. Contributions to and claims from medical savings accounts, on the other hand, have increased by 133,9% and 153,4% respectively. This suggests that schemes are increasingly shifting benefits from the

Figure 20: **Risk and savings contributions and claims,** 2004 prices

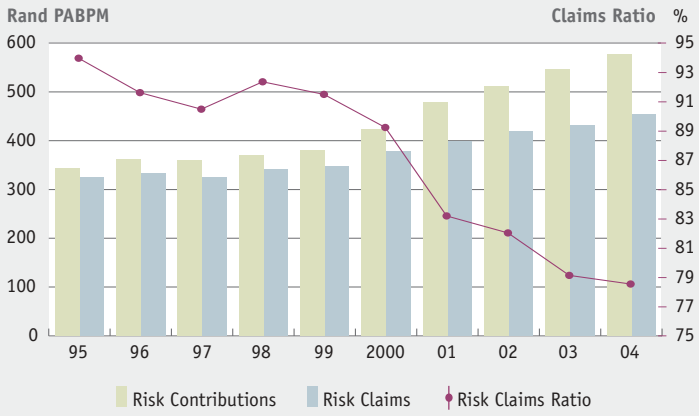


risk pool into the medical savings account. In other words, it would appear that members are effectively funding more benefits out of their own pockets rather than being funded within the risk pool.

Claims ratio for risk benefits

Figure 21 shows the relationship between risk contributions and claims paid over the past decade, adjusted for inflation. The claims ratio, which is the percentage of contributions paid out in claims, declined at a slower rate in 2004 compared to the last few years. The claims ratio decreased to 78,6% from 79,2% in 2003 (claims ratio was over 90% before 1999). The claims ratio effectively translates into medical schemes paying 78,6% (2003: 79,2%) of contributions towards benefits, leaving 21,4% (2003: 20,8%) of contributions to non-health expenditure and reserves (future benefits). As reserves for most schemes are at the prescribed level, more of members' contributions should in future be utilised towards benefits. Trustees should ensure that benefits are not substituted by high levels of non-health expenditure.

Figure 21: **Risk claims ratio for all schemes since 1995 adjusted for inflation,** 2004 prices



Figures 22 and 23 shows the levels of claims and non-health care expenditure after adjusting contributions by removing the percentage earmarked for reserves. The two figures show that the claims ratios reduces by 5,8% compared to non-health ratio which only reduces by 1%.

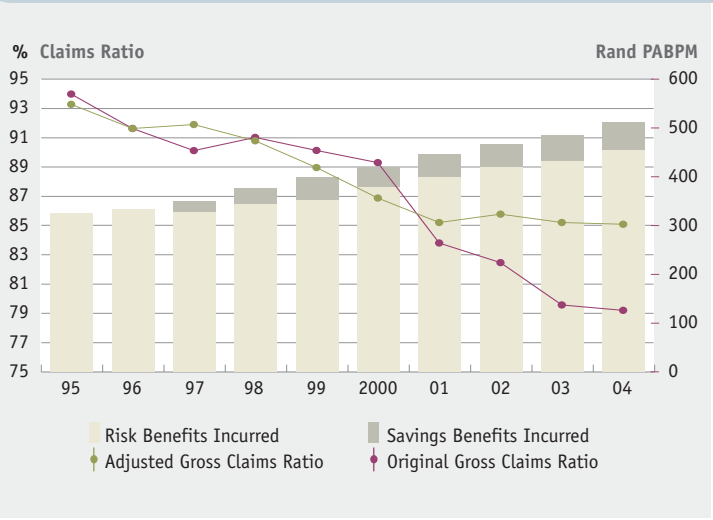
Non-health expenditure

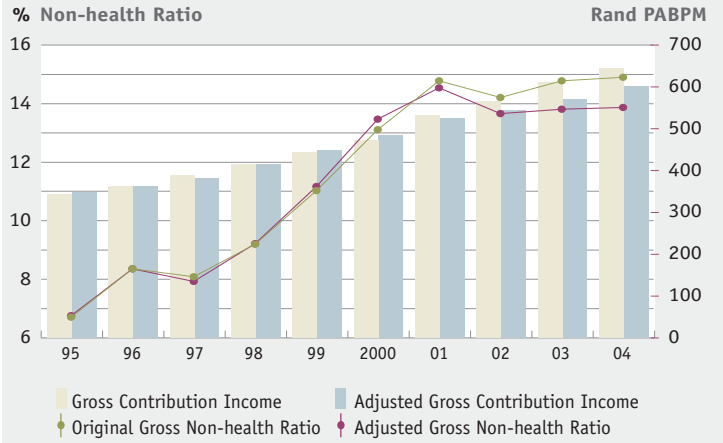
Medical schemes' non-health expenditure consists of administration, brokers fees, impaired receivables (bad debts), reinsurance results and expenditure associated with managed care.

Administration expenditure

Administration expenditure in registered medical schemes grew 10,5% to R5bn from R4,5bn in 2003. Open scheme expenditure was R4bn, an increase of 12,1% from R3,5bn in 2003. Restricted schemes raised their expenditure by a more modest 5,0% to R1,0bn from R978m.

Figures 22 & 23: **Claims ratio, non-health ratio and contributions since 1995 adjusted for reserve building and inflation,** 2004 prices





Administration fees paid to administrators made up R3,7bn of the total (73,7%). Staff remuneration and marketing expenses accounted for 10,2%, respectively. Trustee remuneration represented 0,7% of gross administration expenditure whilst principal officer fees represented 0,6%. Annexure O provides full details of these expenditure items for each scheme.

Table 11: **Total administration fees paid to third party administrators**

	Open schemes			Restricted schemes		
	PABPM			PABPM		
	2004 R	2003 R	% Variance	2004 R	2003 R	% Variance
Direct administration fees	48,70	44,23	10,11%	33,83	31,79	6,42%
Co-administration fees	1,18	0,54	118,52%	0,50	0,55	-9,09%
Indirect expenses paid	0,81	0,80	1,25%	0,23	0,28	-17,86%
Total	**50,68**	**45,57**	**11,24%**	**34,56**	**32,62**	**5,95%**

*PABPM = per average beneficiary per month

Table 11 shows gross administration fees paid to third-party administrators which comprises of direct administration fees, co-administration fees and indirect expenses. The table shows that beneficiaries in open schemes paid on average 46,6% more for gross administration fees than restricted schemes in 2004 (2003: 39,7%).

Open schemes experienced an increase of 11,2% in the total administration fees paid to third-party administrators; this increase is slightly lower than the overall increase in administration expenditure of 12,1% for open schemes. Restricted schemes experienced an increase of 6,0% in the total administration fees paid to third-party administrators; this increase is one percentage point higher than the overall increase in administration expenditure of 5,0% for restricted schemes from 2003 to 2004.

In 2004, principal officer fees represented 0,6% of gross administration expenditure for open schemes compared to 1,1% in restricted medical schemes. This translated into R0,43 per average beneficiary in the open scheme market (for those schemes paying principal-officer fees), and R0,76 per average beneficiary in the restricted scheme market; a difference of 76,7%.

Marketing and advertising fees represented 3,3% of gross administration expenditure in respect of all registered schemes. Open schemes paid R0,93 per average beneficiary per month for marketing and advertising, where as restricted schemes paid R0,97 per average beneficiary per month, based on the number of schemes that paid marketing and advertising expenditure. Interesting to note that restricted schemes paid more towards marketing and advertising on an average beneficiary level than open schemes.

Administration expenditure represented 69,8% (2003: 67,9%) of total non-health expenditure.

Expenditure associated with management of benefits

Managed healthcare expenditure also jumped to R1,2bn from R1,1bn, an increased of 11,8% from 2003. The average number of members covered by these interventions grew by 1,2%. Managed care tools were used by 114 schemes during 2004 (2003: 109 schemes), and by 6 462 862 (97,1%) of beneficiaries (2003: 96,0%). However, it should be noted that not all beneficiaries mentioned above are covered by managed care due to some of the options not having managed care interventions.

Administration and managed-care expenditure jointly accounted for 12,1% (2003: 11,7%) of gross contribution income, higher than the broad guideline of 10% that Council has established. Our analysis shows that there were 33 open schemes, representing 2 992 999 beneficiaries, and 20 restricted schemes, representing 279 835 beneficiaries, whose overall administration expenditures were still above the 10% level.

Table 12 shows administration and managed care expenditure for open and restricted schemes by type of scheme administration. There were 7 self-administered open schemes (2003: 9 schemes), representing 479 083 beneficiaries (2003: 511 885) and 42 third-party administered open schemes (2003: 40 schemes), representing 4 238 353 beneficiaries (2003: 4 181 457).

Self-administered open schemes grew their expenditure by 10,9% to R77 pbpm from R69 pbpm in 2003. Open schemes administered by third parties saw a rise of 12,0% to R88 pbpm from R78 pbpm. The latter schemes spend 14,4% more on administration and managed care expenditure than self-administered open schemes.

There were also 13 self-administered restricted schemes (2003: 13 schemes), representing 238 744 beneficiaries (2003: 247 264) and 74 third party administered restricted schemes (2003: 75 schemes), representing 1 697 094 beneficiaries (2002: 1 711 556). Self-administered restricted schemes paid on average R43 pbpm compared with the R59 pbpm spent by restricted schemes administered by third parties. The expenditure by the latter schemes was 36,5% higher than the former.

Table 12: **Gross administration expenditure and managed care expenditure in respect of open and restricted 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	37,50	-	48,66	-	24,69	-	38,26	-
2001	62,83	67,5%	62,70	28,8%	31,26	26,6%	41,49	8,4%
2002	55,80	-11,2%	69,81	11,4%	37,31	19,4%	49,27	18,8%
2003	69,17	24,0%	78,38	12,3%	32,95	-11,7%	55,76	13,2%
2004	76,72	10,9%	87,78	12,0%	43,25	31,3%	59,02	5,9%

*PABPM = per average beneficiary per month

Self-administered open schemes spent 77,4% more pbpm compared with self-administered restricted schemes. Open schemes administered by third parties paid on average 48,7% more pbpm than third-party administered restricted schemes. This may be explained by the fact that:

- Restricted schemes usually have simpler benefit designs and fewer benefit options, all of which results in simpler administration;
- Collection of contributions and credit control is much simpler for restricted schemes; and
- Sometimes the employer group associated with a restricted scheme makes a contribution to some of the capital and salary expenditure.

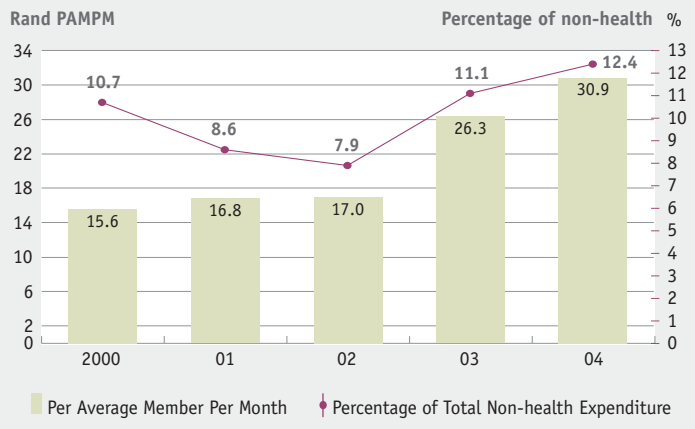
Fees paid to healthcare brokers

Commission fees paid to healthcare brokers again rose sharply to R704m from R581m in 2003, an increase of 21,1%. Virtually all commission payments (99,7%) were made by open schemes. Those schemes that paid broker commissions have seen this expenditure increase as a percentage of gross contribution income to 1,9% from 1,7% in 2003. When expressed as a percentage of total non-health expenditure, broker fees increased to 12,2% from 11,0% for those schemes that paid broker fees.

Figure 24 shows trends in payments made to brokers since 2000, as well as the percentage of total non-health expenditure that these commissions have accounted for.

In the restricted schemes market, only four schemes reported any commission payments (three in 2003). However, these schemes paid R2,2m in commission, up 107,3% from 2003. Data from these four schemes shows that only 5 318 new members joined the schemes in 2004. The three schemes that paid broker commission in 2003 had seen 10 495 new members joining, which suggests that the

Figure 24: **Trends in broker fees for the open scheme market**



number joining in 2004 has gone down by 49,3% in spite of the substantial increases in commission payments.

The 47 open schemes that paid broker fees during 2004 indicated that 390 873 new members joined the schemes during 2004, a decrease of 9,8% from the 433 904 new members that joined the open schemes that paid broker fees in 2003.

Data from open schemes shows that 168 767 people were introduced to medical schemes for the first time in 2004, compared with 215 845 in 2003. This is a decline of 21,8%. Restricted schemes, on the other hand, saw 52 982 newly-introduced members, a decrease of 35,3% on 2003. The increase in broker fees of 21,1% is therefore not related to the introduction of members.

Broker commission per member per month

Figure 25 illustrates the actual broker fees per member per month (based on the industry's overall average principal members) compared with a fee per member per month that includes broker fees, marketing expenditure as well as advertising expenditure.

Marketing and advertising expenditure have gone up year on year, without any perceptible increase in many new members joining.

Schemes that had the highest increase in broker fees pmpm and a decrease in the number of members joining between 2003 and 2004, are shown in table 13.

Figure 26 excludes from the analysis the top three schemes in table 13, and illustrates the trends in broker fee pmpm since 2000. The information is based only on the average number of members of those schemes that paid broker fees.

The actual broker fee per average member per month for the open industry market escalated by approximately 17,2% between 2003 and 2004. However, should the three outliers be removed, this increase to 7,5%, hence the broker fee per average member per month would reduce from R31 per average member per month to R25.

Figure 25: **Costs incurred in sourcing membership**

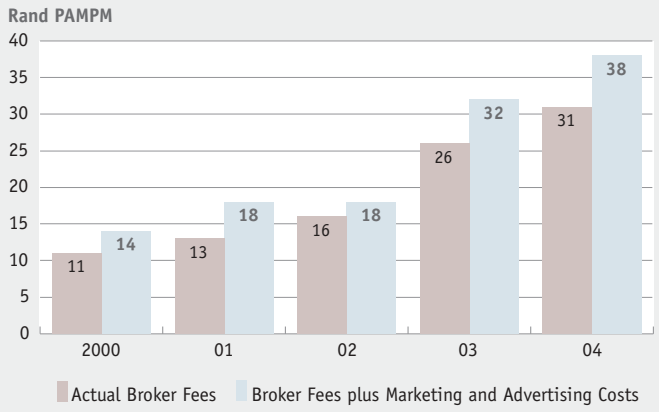


Figure 26: **Broker fees excludes the top three outliers**

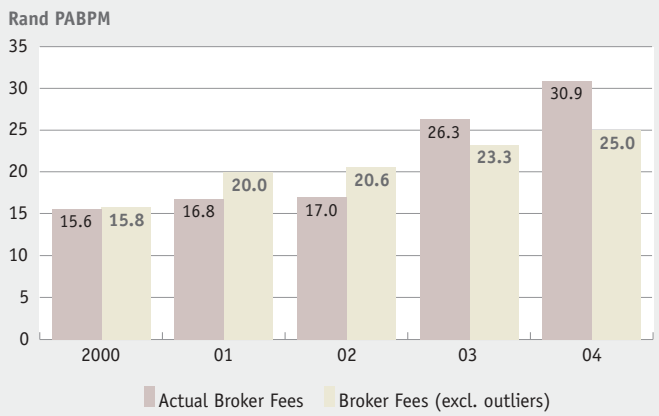


Table 13: **Schemes with the largest increases in broker commission between 2003 and 2004**

Scheme name	Type	Broker fees paid			Number of members joining the scheme		
		PAMPM 2004 R	PAMPM 2003 R	% Change	2004	2003	% Change
Built Environment Professional Associations	Restricted	48,72	10,51	363,66%	378	1 173	-67,77%
Profmed	Restricted	1,76	0,69	156,80%	2 542	4 029	-36,91%
Global Health	Open	4,44	2,89	53,33%	2 152	13 298	-83,82%
Community Medical Aid Scheme (COMMED)	Open	12,76	8,83	44,45%	0	1 526	-100,00%
Topmed Medical Scheme	Open	39,13	27,74	41,06%	1 357	1 520	-10,72%
Hosmed Medical Aid Scheme	Open	7,65	5,67	34,87%	0	4 830	-100,00%
Discovery Health Medical Scheme	Open	41,69	32,72	27,42%	139 898	171 065	-18,22%
Medihelp	Open	10,16	8,02	26,72%	9 055	9 589	-5,57%
Bestmed Medical Scheme	Open	34,46	27,45	25,55%	9 095	11 376	-20,05%
SAMWUMED	Restricted	0,19	-	N/A	2 398	5 293	-54,69%

*PAMPM = per average member per month

Reinsurance results

The number of reinsurance contracts entered into by schemes declined to 5 during 2004 from 10 the year before. Other reinsurance entries in a few schemes related to prior year adjustments. The net effect was a decrease in the reinsurance deficit of 93,7%, decreasing to a deficit of R7,8m from R123m in 2003.

Impaired receivables

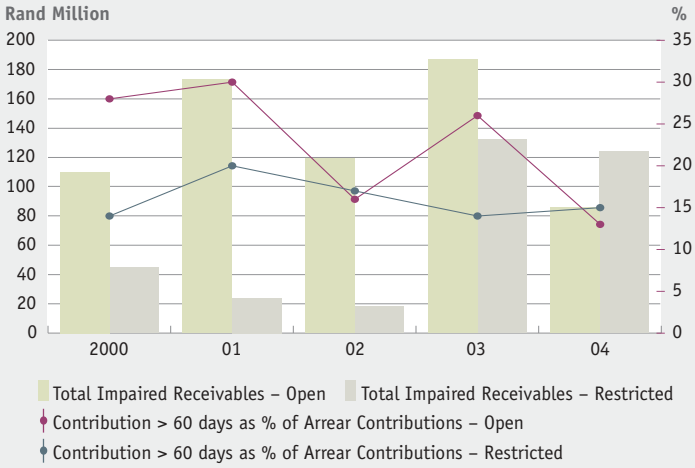
The total impaired receivables (previously known as bad debts) for the year under review amounted to R211m compared to R321m in 2003, which is a decrease of 34,3%. This movement resulted from the net effect of the following three categories:

- The increase in impaired receivables written off of approximately 45,2%.
- The increase in impaired receivables of approximately 79,9%.
- The decrease in the provision for impaired receivables of approximately 118,1%.

Impaired receivables for 2004 represented 3,0% of total non-health expenditure compared to 4,8% in 2003.

There is some concern that medical schemes have seen a 45,2% increase in impaired receivables written off. This is espe-

Figure 27: **Impaired receivables**



cially so because the administration fee associated with the contributions being provided for impaired receivable purposes is not recovered by schemes. The fluctuation in impaired receivables over the years could be due to ineffective debt collection systems and inappropriate manner of debtors ageing; currently 13,5% of arrear contributions are over 60 days old (2003: 24,7%).

Medical schemes typically collected contributions within 9,3 days during 2004, a decrease of 22,3% from 12 days in 2003. Though this is an improvement from the prior period it is still a concern as Section 26(7) requires that all contributions should be paid to a medical scheme not later than three days after payment is due. The associated risk of not collecting contributions timely is the possible impairment of the debtor and paying claims were contributions have not been received.

Table 14: **Impaired receivables: open vs restricted schemes since 2000**

Year	Total impaired receivables		Total impaired receivables as % of non health expenditure		Contribution over 60 days as % of arrear contributions	
	Open R'000	Restricted R'000	Open	Restricted	Open	Restricted
2004	86 865	124 559	1,5%	8,6%	13,3%	14,6%
2003	188 582	132 657	3,6%	9,6%	26,4%	13,9%
2002	118 922	17 914	2,5%	1,6%	16,3%	17,4%
2001	172 872	23 754	4,0%	2,4%	29,5%	20,1%
2000	110 417	44 917	3,7%	4,5%	27,9%	14,2%

Table 14 shows that, in 2004, total impaired receivables were higher for restricted schemes than for open schemes. As a general trend, however, the impairments for restricted schemes are lower than for open schemes. Impaired receivables as a percentage of non-health expenditure were 8,6% for restricted schemes (2003: 9,6%) and 1,5% for open schemes (2003: 3,6%).

Figure 28 shows the trends in impaired receivables over the last five years. The figure shows the actual amounts incurred and an adjustment for the four outlier schemes which had the highest variances for the periods. The trend over the five years looks more consistent with the adjusted amounts. The full details on impaired receivables are contained in Annexure R.

Figure 28: **Actual impaired receivables compared to the impaired receivables after the removal of the outliers**

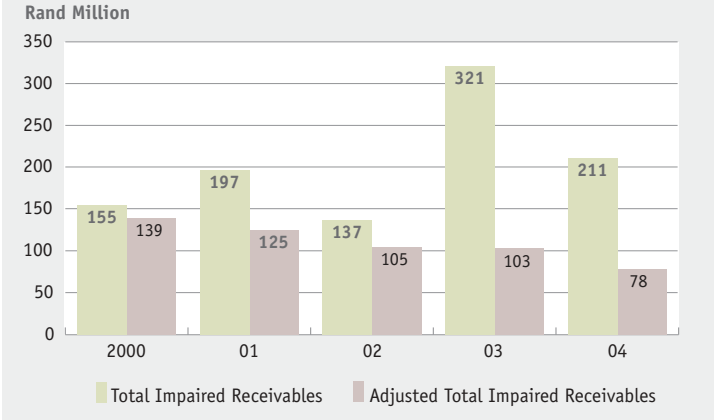


Table 15 shows total impaired receivables per administrator as well as outstanding contribution debtors over 60 days as a percentage of total contribution debtors.

Trends in total non-health expenditure

Total non-healthcare expenditure for registered schemes rose by approximately 7,6% to R7,1bn in 2004 from R6,6bn in 2003. As explained earlier,

Table 15: **Impaired receivables per administrator**

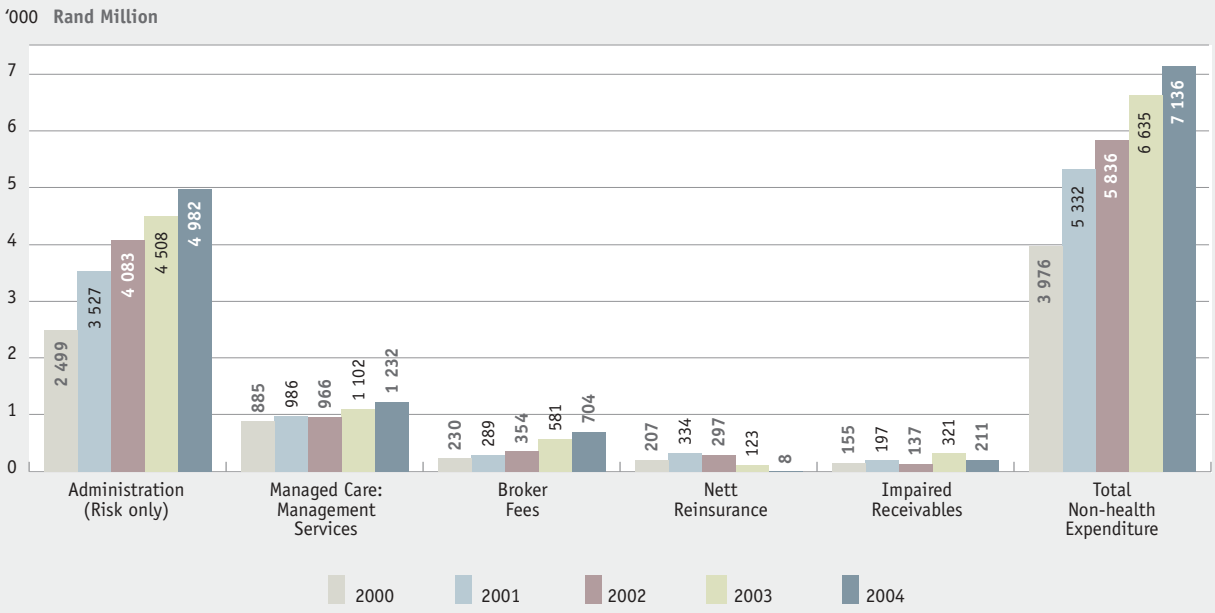
Administrator	Number of schemes	Total impaired receivables	Outstandings contributions > 60 days as % of arrear contributions	Number of schemes	Total impaired receivables	Outstanding contributions > 60 days as % of arrear contributions
	2004	2004 R'000	2004 %	2003	2003 R'000	2003 %
Medscheme (Pty) Ltd	22	17 277	30,07%	21	28 119	45,06%
Self-administered	19	10 589	20,97%	19	14 875	18,09%
Metropolitan Health Corporate (Pty) Ltd	16	4 313	17,79%	16	87 255	70,01%
Old Mutual Healthcare (Pty) Ltd	11	5 546	26,88%	13	(802)	15,78%
Sovereign Health -Division of Medscheme Holdings	11	(400)	1,99%	11	589	0,21%
Status Medical Aid Administrators (Pty) Ltd	9	(91)	1,81%	9	3 144	3,29%
Allcare Administrators (Pty) Ltd	8	12 240	7,48%	7	1 032	6,19%
Discovery Health (Pty) Ltd	8	20 428	-0,91%	10	(1 772)	-1,11%
Mx Network Systems (Pty) Ltd	3	113 942	82,91%	3	122 163	83,74%
Other	26	27 581	26,72%	28	66 635	31,51%
Total	**133**	**211 424**	**13,54%**	**137**	**321 239**	**24,65%**

*The figures in brackets are credits

administration expenditure increased by 10,5%, managed care by 11,8%, broker fees rose by 21,1% and impaired receivables decreased by 34,2%. There was a decrease of 93,6% in reinsurance losses.

Figure 29 shows the trends in total non-health expenditure since 2000. Total non-health expenditure has increased by approximately 79,5% over the five year period. Administration expenditure rose by 99,3%; managed care by 39,1%; bro-

Figure 29: **Total non-health expenditure for registered schemes**



ker fees by 206,4%, and impaired receivables by 36,1%. Net reinsurance losses have decreased by 96,2%. Total non-health expenditure rose to 13,9% (2003: 13,8%) of contributions in 2004.

Figure 30 shows further that non-health expenditure per beneficiary increased to R1 045 from R981 in 2003, an increase of 6,5% in real terms. The downward sloping claims ratio decreased, on the other hand, to 79,2% from 79,6% in 2003. Total non-health expenditure was fairly stable in 2001 and 2003, but has increased considerably in 2004. This increase in non-health expenditure was mainly due to the 19,6% increase in broker fees to R102 per beneficiary from R85.

Given the reduction in the proportion of claims being paid to 79,2% from 79,6% in 2003, it would seem that claims are not necessarily putting upwards pressure on contributions. The increase in contributions (6,0% in 2004) continue to finance higher non-health expenditure.

Figure 30: **Real non-health expenditure per beneficiary,** 2004 prices

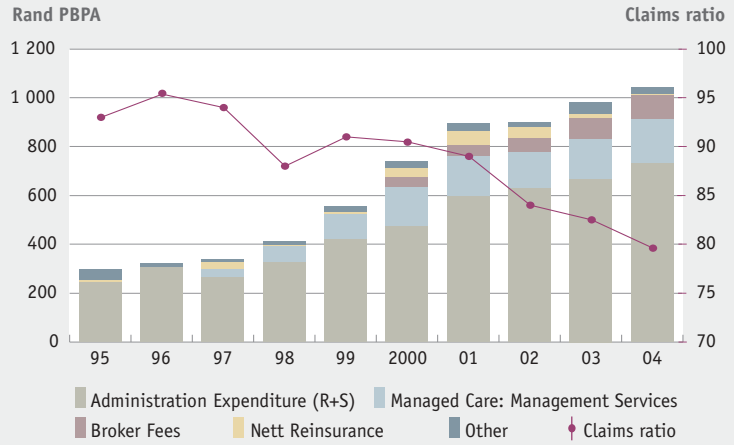
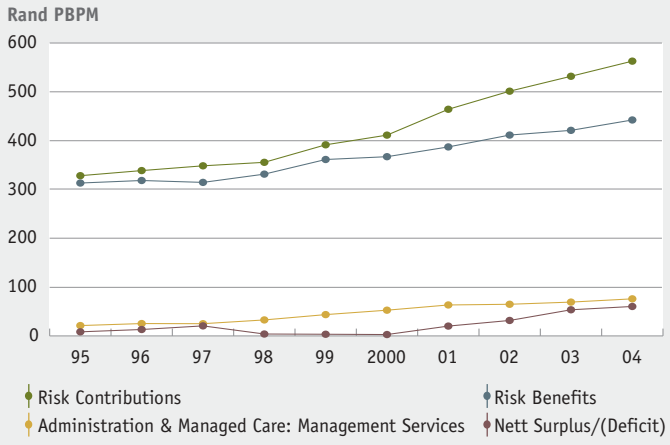


Figure 31 depicts the information on risk contributions, risk benefits, administration costs and annual surpluses/(deficits) discussed previously on a beneficiary per month basis. From the figure, it is clear that the rate of increase on administration expenditure per beneficiary has declined, while the rate of growth of member surpluses has increased considerably. The implication is that, unlike in previous years when gross administration expenses per beneficiary were growing at the expense of the beneficiary surpluses, this pattern has now started to reverse.

The figure also shows that the growing divergence in contributions and claims per member per month has not levelled off (as shown by increases in rate of contribution changes accompanied by declines in claims ratios).

Figure 31: **Contributions, benefits and non-health expenditure,** 2004 prices



Operating results during 2004 and changes over the last five years

Total surplus from operations for all schemes has increased steadily since 2001, and increased again to R2,8bn from R2,4bn in 2003, a growth of 17,2%. Operating surpluses had grown by a dramatic 547,4% and 114,5% during 2002 and 2003, respectively. The 2004 increase, though not as dramatic, is still significant and may be an indication of a possible stabilisation of the industry. The industry net surplus grows to R5bn when investments and other income are taken into account, an increases 14,1% compared to 2003.

Investments

Net investment and other income decreased as a percentage of net surplus to 44,8% from 46,3%. The decrease has largely mirrored changes in interest rates.

Figure 33 provides information on the composition of investments of medical schemes during 2004. In open schemes, a greater proportion (67,1%) of investments was held in cash and cash equivalents. Bonds accounted for 21,5%, equities accounted for 5,9%, insurance policies for 3,7%, properties for 1,2% and 0,6% for other investments.

Figure 32: **Operating results**

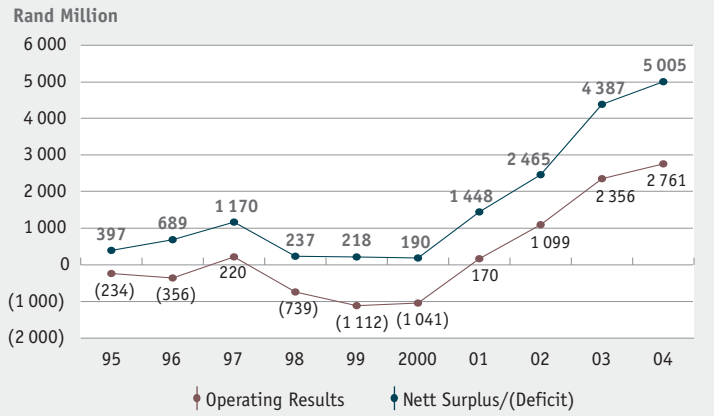
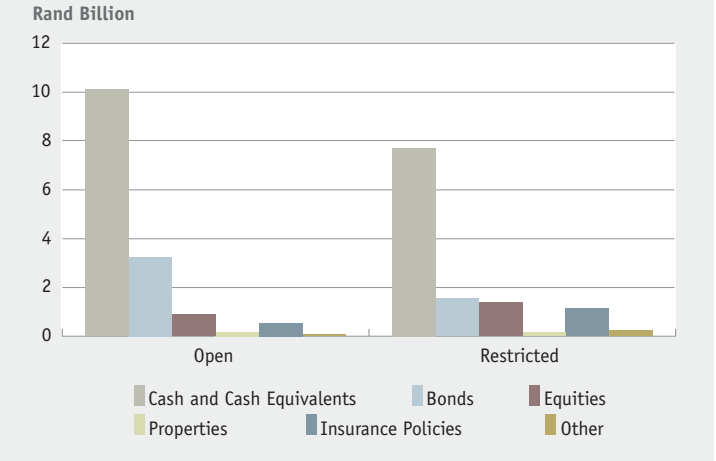


Table 16: **Operating results for all schemes since introduction of the new Medical Schemes Act**

Year	Surplus/(Deficit) from operations R'000	Net investment and other income R'000	Net surplus/ (deficit) R'000	% Growth
2000	(1 040 566)	1 230 398	189 832	
2001	169 725	1 278 153	1 447 878	662,7
2002	1 098 795	1 366 273	2 465 068	70,3
2003	2 356 497	2 030 368	4 386 865	78,0
2004	2 761 092	2 243 551	5 004 643	14,1

Restricted schemes also held a larger proportion of their investments, 63,4%, in cash and cash equivalents. Bonds accounted for 12,7%, equities and insurance policies made up 11,4% and 9,3%, respectively. Other investments and property accounted for smaller proportions; each represented 2,0% and 1,3% respectively of total investments made by restricted schemes.

Figure 33: **Composition of scheme investments**



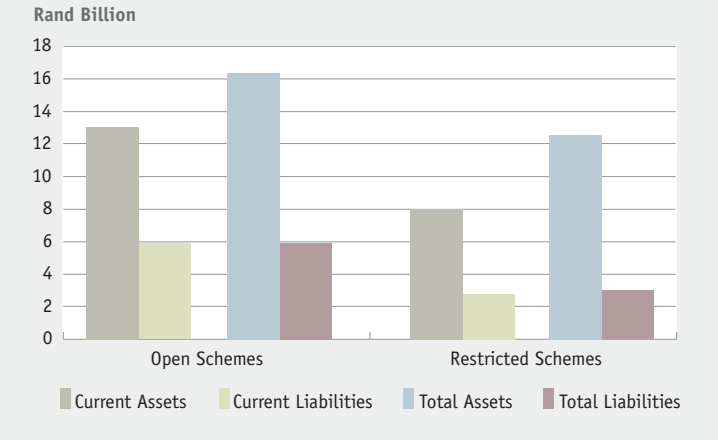
The primary obligation of a medical scheme is to ensure that it has built up sufficient assets to pay benefits due to members as they fall due. Asset management must therefore be structured to the demands, nature and timing of the expected liabilities of the scheme. A medical scheme should spread its assets in such a manner that it matches its liabilities and minimum accumulated funds at any point in time. Hence, trustees need to monitor investments more closely to ensure not only compliance with Annexure B, but also that appropriate diversification of risk is achieved.

Matching assets and liabilities

The difference between the schemes total assets and its total liabilities represents the liquidity gap. A positive difference indicates that the scheme has sufficient assets to meet its liabilities, while a negative one indicates illiquidity. However, it is key to consider not only the total asset and liability position but also the periods within which liabilities must be paid and assets can be converted to cash flows. This is where the financing risks must be matched.

Figure 34 compares the matching of assets and liabilities in open and restricted schemes. The current assets:current liabilities ratio for open schemes was 2,21, and 2,88 for restricted schemes. The total asset: total liability ratios were 2,76 and 4,17 for open and restricted schemes respectively.

Figure 34: **Matching of assets and liabilities**



Medical schemes were required to implement accounting standard AC133, with a further requirement during 2004 of preparing a risk management report. This report assesses the various risks that a medical scheme may be exposed to over the short, medium and long term, including the risk to liquidity.

The liquidity analyses were done for periods up to 1 month; 1-3 months and 3-12 months. The quality of the data was in some cases unreliable, with total figures in the liquidity reports not reconciling to the balance sheet. This is disappointing as these are supposedly audited figures. We observed the following with regard to those schemes with a quick ratio (current assets: current liabilities) below 2:

- Generally, these schemes held a high proportion of their total investments in cash;
- For the period up to 3 months, some open schemes had low cash holding, low claims paying ability yet had very high exposures to equity. This is a fairly risky strategy, especially for schemes with no excess reserves. Restricted schemes generally had excess reserves and had low cash holdings, coupled with high exposure to bonds and insurance policies. While the investment strategies were not so conservative, this was buttressed by the existence of excess reserves;
- However, in those cases where the bulk of a medical scheme's investments are held through insurance policies, trustees must consider whether such policies are suitable given the scheme's financial position and short term nature of its liabilities. In this regard, it is also important for trustees to ensure that the investment mandate and policy of the scheme are not only compliant with the requirements of Annexure B of the Act, but also allow for easy cashing in of investments; and
- Similar trends were observed for period up to 1 year both restricted and open schemes. Some schemes had low cash and near cash holdings and more exposure to bonds and equity, and lower than average claims paying ability. In such

cases, trustees must be mindful of the volatility and short-term performance of equities, and the possible capital loss in the case of bond holdings. This is especially critical for the schemes sampled above, whose liquidity ratio was below industry average of 2.

The principle of matching assets with liabilities is particularly important in the context of liquidity. Trustees should guard against longer-term and riskier investment when the scheme's liquidity is well below the industry average.

Net assets, accumulated funds and solvency

The required "minimum accumulated funds" established by Regulation 29 of the Medical Schemes Act increased to 25% of gross contributions at year end December 2004. These "minimum accumulated funds" are more commonly referred to as the "reserves" of a scheme. When expressed as a percentage of gross contributions they reflect the solvency level of the scheme.

Net assets, defined as total assets less total liabilities, rose 35,4% to R20,0bn in 2004 from R14,7bn in 2003 in respect of registered medical schemes. Reserves grew concomitantly by 34,5% to R18,5bn from R13,7bn the year before.

The overall industry average solvency increased as a result, to 36,6% as at December 2004 from 29,3% as at December 2003. This level was more than the prescribed solvency level of 25%. The solvency ratio of open schemes was 27,9% compared with 20,9% in 2003. Restricted schemes continued their high performance and achieved a solvency ratio of 58% compared to 49,6% in 2003. On an industry basis, restricted scheme members have a higher average reserve position per member than members of open schemes. Full details of the solvency levels of the various schemes are detailed in Annexure K and L.

Figures 35, 36 and 37 show the changes in solvency for all schemes, open and restricted schemes respectively, since the implementation of the new Medical Schemes Act. All three figures reflect improvements in the solvency ratios since 2000, with the overall ratio for all registered schemes now exceeding the prescribed minimum 25% level.

Figure 35: **Solvency position of all registered schemes**

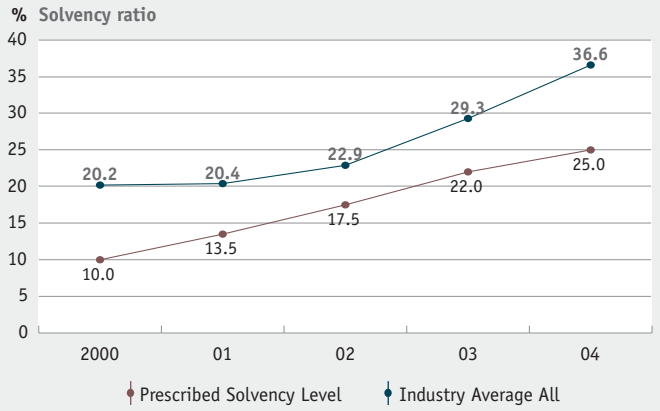


Figure 36: **Solvency trends since 2000 for open schemes**

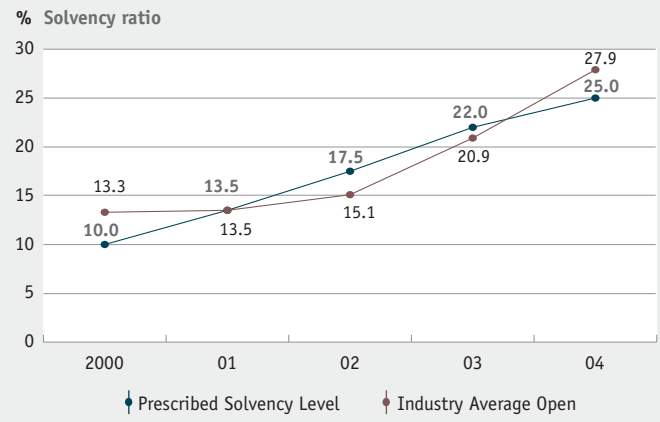


Figure 37: **Solvency trends since 2000 for restricted schemes**

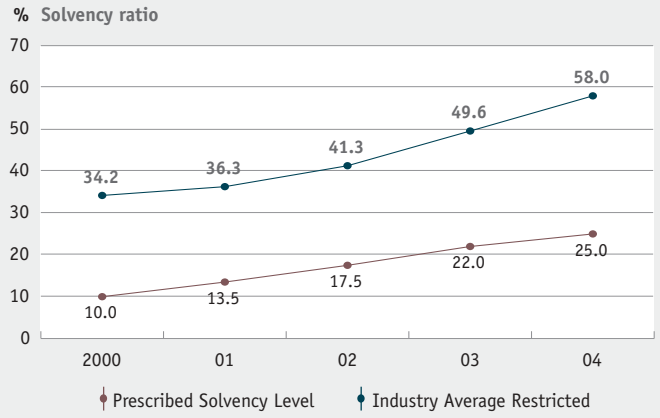


Table 17 shows, for open and restricted schemes, the number of members in the schemes that failed to meet the prescribed solvency level compared to the number of members in schemes that attained the solvency level. The relevant prescribed solvency levels used in the table are 10%, 13,5%, 17,5%, 22% and 25% for 2000, 2001, 2002, 2003 and 2004 respectively.

Table 17: **Prescribed solvency levels and number of members**

		Open schemes		Restricted schemes	
		Below	Above	Below	Above
		Prescribed Level		Prescribed Level	
Number of medical 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
Membership	2000	2 385 051 (51%)	2 291 048	839 029 (41%)	1 214 412
	2001	2 650 934 (56%)	2 117 142	576 462 (29%)	1 419 862
	2002	3 519 329 (74%)	1 211 882	251 050 (13%)	1 731 873
	2003	3 426 988 (73%)	1 291 809	222 430 (11%)	1 730 574
	2004	2 534 273 (53%)	2 221 030	80 160 (4%)	1 827 100

Table 17 and figure 38 illustrates that, for open schemes, the greater part of members (53%) were in the 18 schemes that failed to meet the prescribed solvency level in 2004 when compared to the number of members in the 30 open schemes that attained the prescribed solvency level of 25%. This figure is skewed considerably by the results of Discovery Health medical scheme. Should this largest open scheme be removed from the analysis, only 20% of the members will be in the group below the prescribed solvency level compared to 53% before. It should also be noted that Discovery has also increased its solvency to over 23%, just below the required 25%. These findings show that today more members of these schemes enjoy greater solvency protection than ever before.

Restricted schemes, on the other hand, had the majority (only 4 of the 85 restricted schemes were below 25%) of their members within those schemes that met the prescribed solvency level.

The Council has also instituted an early-warning system on financial soundness made up of quarterly returns and a review of monthly management accounts in some instances. This early-warning system is intended to enable the Registrar and trustees

to take proactive steps to resolve financial difficulties when they occur. Table 18 compares solvency levels reported in the 2004 final quarterly returns with the solvency as reported in the audited statutory return as at December 2004. We also compared these figures with budgeted estimates provided as part of the quarterly returns. Overall, there were no significant variations between the quarterly and audited results on an industry wide basis. At the level of individual schemes, material changes were generally linked to adjustments made in respect of provisions for outstanding claims and provisions for impaired receivables.

Table 19 represents the budget estimates, the quarterly and audited annual results. Monitoring

Figure 38: **Prescribed solvency levels and number of members**

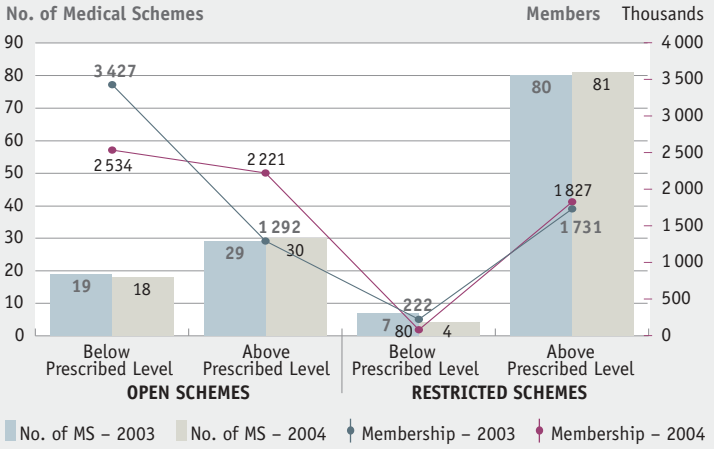


Table 18: **Solvency comparison between quarterly, audited annual and budget reports**

	Unaudited Actuals 2003	Audited Actuals 2003	% Variance	Budget 2004	Audited Actuals 2004	Unaudited Actuals 2004	Audited vs Unaudited % Variance	Audited vs Budget % Variance
Open schemes	20,96%	20,88%	-0,4%	25,30%	27,63%	27,94%	1,1%	10,4%
Restricted schemes	49,86%	49,57%	-0,6%	50,97%	57,22%	57,95%	1,3%	13,7%
Total Registered schemes	29,40%	29,30%	-0,4%	32,21%	36,17%	36,61%	1,2%	13,7%

Table 19: **Comparison of selected indicators**

	Budget 2004 PAMPM	Unaudited actuals 2004 PAMPM	Audited actuals 2004 PAMPM	Audited vs Budget % Variance	Audited vs Unaudited % Variance
OPEN SCHEMES					
Gross Contributions	R1 689	R1 607	R1 615	-4.4%	0.5%
Nett Claims Incurred	R1 166	R1 087	R1 085	-7.0%	-0.1%
Total Non-health Expenditure	R248	R244	R249	-0.5%	2.0%
Nett claims ratio	77,09%	76,68%	76,19%	-1.2%	-0.6%
Non-health as a % of GCI	14,68%	15,20%	15,44%	5.2%	1.6%
Average Members	1 958 828	1 912 063	1 900 692	-3.0%	-0.6%
RESTRICTED SCHEMES					
Gross Contributions	R1 791	R1 506	R1 530	-14.6%	1.6%
Nett Claims Incurred	R1 448	R1 178	R1 187	-18.0%	0.8%
Total Non-health Expenditure	R169	R150	R151	-10.4%	0.5%
Nett claims ratio	87,52%	84,87%	84,26%	-3.7%	-0.7%
Non-health as a % of GCI	9,41%	9,98%	9,87%	4.9%	-1.1%
Average Members	680 064	812 825	801 044	17.8%	-1.5%

*PAMPM = per average member per month

the accuracy of the budgeting process is crucial in ensuring that a scheme remains financially viable, and any variance should be closely investigated.

Solvency, claims and non-health expenditure

Table 20 and figure 39 depict the relationships between the solvency position, gross claims ratio and gross non-health expenditure of open schemes since 2000.

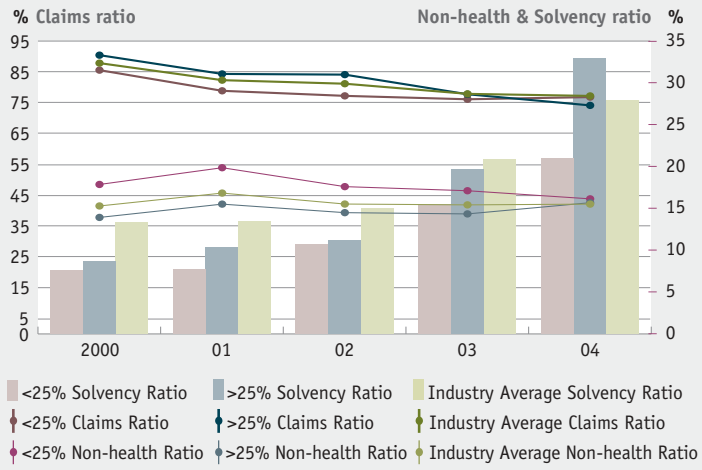
The table shows the results of schemes that were below 25% as at December 2004, and under our close monitoring programme and those that attained 25% after being on close monitoring. New schemes that are below their respective required phase-in solvency levels and schemes that amalgamated during the five-year period were removed from the group for the sake of comparison.

Table 20: **Solvency, claims ratio and non-health expenditure in open schemes**

	Solvency ratio			Claims ratio			Non-health ratio		
	Industry average	< 25%	> 25%	Industry average	< 25%	> 25%	Industry average	< 25%	> 25%
2000	13,35%	7,62%	8,70%	87,88%	85,59%	90,46%	15,27%	17,84%	13,90%
2001	13,47%	7,73%	10,35%	82,35%	78,90%	84,37%	16,81%	19,84%	15,49%
2002	15,05%	10,74%	11,16%	81,20%	77,26%	84,15%	15,50%	17,58%	14,47%
2003	20,88%	15,53%	19,69%	77,91%	76,15%	77,78%	15,40%	17,09%	14,32%
2004	27,89%	21,03%	32,87%	77,24%	76,86%	74,17%	15,49%	16,12%	15,66%

Table 20 and figure 39 shows that, for schemes under close monitoring, solvency improved by 35,4% during 2004. However, non-health expenditure per beneficiary was 10% higher than the industry average and benefits were below the industry average. These schemes are in some cases only starting now to address the high levels of non-health expenditure and increasing benefits to the open scheme industry average.

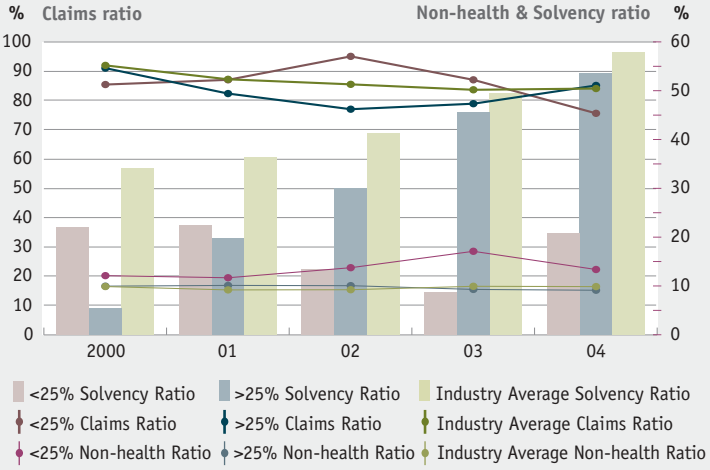
Figure 39: **Solvency, claims and non-health expenditure ratios in open schemes**



In the case of the 12 schemes which were previously under close monitoring but have now achieved the 25% reserve level, average solvency improved by 277,8% to 32,9% from 8,7% in 2000. Non-health expenditure per beneficiary was 9,4% lower than the industry average while benefits were 14% below the industry average.

Figure 40 depicts the same relationships for restricted schemes and shows that claims ratios in the restricted schemes under close monitoring are generally higher than that of open schemes, although there has been a tendency to reduce benefits instead of non-health expenditure in order to increase solvency. These schemes should pay more attention to reducing non-health expenditure, which is currently still above the restricted scheme industry average.

Figure 40: **Solvency, claims and non-health in restricted schemes**



Risk assessment framework, high impact medical schemes and solvency

The risk assessment regulatory framework that was adopted in 2003 has allowed us to categorize schemes into three impact bands – low, medium and high – on the basis of the systemic impact that a scheme's failure might have on Council's goals and the industry.

Table 21 below shows the solvency position of the 25 schemes categorised as high impact. Three (3) high impact schemes had solvency below 15% (2003: 5); five showed solvency between 15% and 22% (2003: 7); while the remaining 17 schemes were above the 25% prescribed solvency (2003: 13).

Table 21: **High-impact schemes per type**

Type of scheme	Average beneficiaries		Contributions PABPM		Gross claims ratio		Gross non-health ratio		Solvency ratio	
	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003
Open	4 040 067	4 022 084	R662	R616	77,19%	77,69%	15,23%	15,35%	26,95%	19,52%
Restricted	870 035	861 658	R621	R585	85,52%	82,17%	9,77%	10,26%	49,26%	42,43%
Total	4 910 102	4 883 742	R654	R610	78,59%	78,45%	14,31%	14,49%	30,78%	23,49%

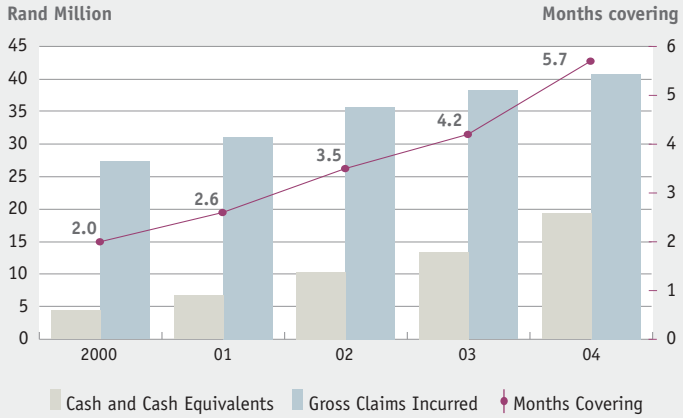
*PABPM = per average beneficiary per month

Claims paying ability of medical schemes

A scheme's financial soundness is also measured by its ability to pay claims from cash and cash equivalents in the immediate future. Figure 41 depicts the claims paying ability of schemes measured in months of cover. This is the number of months' claims that the scheme is able to cover from its existing cash and cash equivalents. The cash coverage improved by 35,7% to 5,7 from 4,2 months in 2004, implying that schemes in general have improved their claims paying ability.

Schemes' payment cycles reflect a similar trend of 22,9 days compared to the 22,4

Figure 41: **Average gross claims covered by cash and cash equivalents**



days in 2003. The provision for outstanding claims, in terms of months' coverage, has improved from 0,9 month to 0,8 months. The reduction in the provision for unpaid claims reflects an improvement in schemes ability to pay claims more timely. Details of individual scheme's claims paying ability are outlined in Annexure N.

Medical schemes benefit options during 2004

There were 420 (2003: 415) benefit options in registered medical schemes during 2004. Open schemes accounted for 260 (61,9%) of benefit options (2003: 253 options or 61,0%). Restricted membership schemes had 160 (38,1%) of all registered options (2003: 162 options or 39,0%). Open schemes had, on average, 5,4 options per scheme with an average membership of 7 400 per option. Restricted schemes had an average of 1,9 options per schemes with an average membership

Table 22: **Benefit options for open and restricted schemes**

	Open schemes	Restricted schemes	Total
All benefit options			
Number of options	260 (61,9%)	160 (38,1%)	420 (100%)
Membership representing	1 924 343 (70,9%)	791 921 (29,1%)	2 716 264 (100%)
Number of Schemes	48 (36,1%)	85 (63,9%)	133 (100%)
Surplus from operations pmpm	R89,88	R69,76	R84,01
Average GCI pbpm	R642,42	R630,50	R639,02
Options with members > 2 500	42,3%	45,6%	43,6%
Number of options	110 (60,1%)	73 (39,9%)	183 (100%)
Membership representing	1 800 525 (71,8%)	706 145 (28,2%)	2 506 670 (100%)
Number of Schemes	38 (41,3%)	54 (58,7%)	92 (100%)
Surplus from operations pmpm	R95,82	R68,64	R88,16
Average GCI pbpm	R638,12	R628,52	R635,47
Options with members < 2 500	57,7%	54,4%	56,4%
Number of options	150 (63,3%)	87 (36,7%)	237 (100%)
Membership representing	123 818 (59,1%)	85 776 (40,9%)	209 594 (100%)
Number of Schemes	42 (43,8%)	54 (56,2%)	96 (100%)
Surplus from operations pmpm	R3,46	R79,01	R34,38
Average GCI pbpm	R710,77	R647,49	R684,57

*GCI pbpm = Gross contribution income per beneficiary per month

*PMPM = per member per month

of 4 950 per option.

The number of benefit options with fewer than 2 500 members increased to 56,4% (237 options in 2004) from 55,4% (230) the year before. There were 150 (57,7%) open schemes benefit options with less than 2 500 members and 87 (54,4%) restricted schemes options with less than 2 500 members.

One hundred (42,2%) of options with less than 2,500 members incurred operating losses in 2004 compared with 74 options (32,2%) in 2003.

The remaining 183 options (2003:185) had more than 2 500 members per option - averaging 13 698 members per option. Of these, 70 options representing 38,3% incurred operating losses (2003: 56 options representing 30,3%).

It would thus appear that options with less than 2 500 members are more likely to incur operating losses. They also have higher contributions and attract higher administration costs than other options.

Table 23: **Results of loss-making options**

	Open schemes	Restricted schemes	Total
Loss making options			
Representing of total options	43,9%	35,0%	40,5%
Number of options	114 (67,1%)	56 (32,9%)	170 (100%)
Membership representing	522 474 (67,3%)	253 458 (32,7%)	775 932 (100%)
Number of schemes	42 (54,6%)	35 (45,4%)	77 (100%)
Deficit from operations pmpm	(R126,05)	(R95,91)	(R116,20)
Average GCI pbpm	R773,90	R648,66	R734,84
Loss making options with member < 2 500			
Number of options	69 (69,0%)	31 (31,0%)	100 (100%)
Membership representing	52 810 (67,5%)	25 453 (32,5%)	78 263 (100%)
Number of schemes	34 (61,8%)	21 (38,2%)	55 (100%)
Deficit from operations pmpm	(R193,87)	(R206,28)	(R197,91)
Average GCI pbpm	R854,61	R727,53	R812,38
Loss making options with member > 2 500			
Number of options	45 (64,3%)	25 (35,7%)	70 (100%)
Membership representing	469 664 (67,3%)	228 005 (32,7%)	697 669 (100%)
Number of schemes	27 (61,4%)	17 (38,6%)	44 (100%)
Deficit from operations pmpm	(R118,42)	(R83,59)	(R107,04)
Average GCI pbpm	R765,51	R639,56	R726,51

*GCI pbpm = Gross contribution income per beneficiary per month
*PMPM = per member per month

Of the 420 benefit options within registered schemes during 2004, 170 (40,5%) incurred operating losses. 114 (67,1%) of the loss making options were in open schemes and 56 (32,9%) were in restricted membership schemes. The options with less than 2,500 members realised an average R198 pmpm operating loss. Those with more than 2 500 members made an average operating loss of R107 pmpm, or a loss 1,85 times lower than the former options.

Table 24: **Comparison of profit and loss-making options' results**

	Open schemes			Restricted schemes		
	Profit making options	Loss making options	% variance	Profit making options	Loss making options	% variance
Number of options	146	114		104	56	
Representing	56,1%	43,9%		65,0%	35,0%	
Average GCI pbpm	R597,46	R773,90	-22,8%	R623,16	R648,66	-3,9%
Claims ratio	68,44%	93,08%	-26,5%	79,07%	96,86%	-18,4%
Administration ratio	11,19%	9,73%	15,0%	7,00%	6,91%	1,3%

*GCI PBPM = gross contribution income per beneficiary per month

Table 24 illustrates that open schemes had a higher prevalence of loss making options compared to restricted medical schemes. Many of the open scheme options were also more expensive while offering fewer benefits.

The fundamental policies underpinning the Medical Schemes Act are community rating of contributions, cross subsidisation by different risk profiles and open enrolment. The proliferation of benefit options cuts across and undermines these principles by reducing the size of the risk pools and may well result in a new form of risk rating. Members requiring specialised and chronic cover may well be herded onto more expensive benefit options, which end up with smaller risk pools and invariably incur losses.

Administrator market in 2004

Figure 42 illustrates the market share of administrators as well as self-administered schemes, based on the number of beneficiaries administered at December 2004.

Figure 42: **Market share based on the number of beneficiaries**

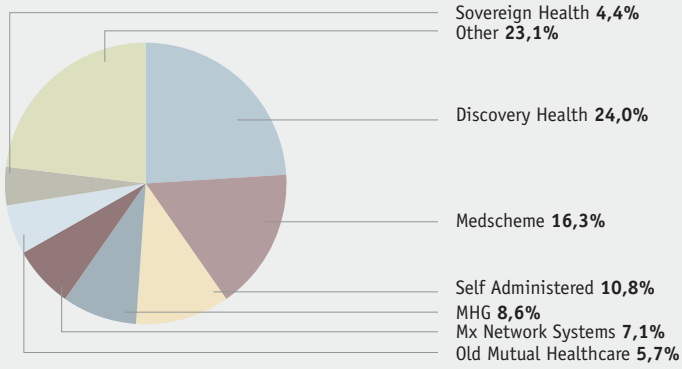


Figure 43 depicts the changes in the market share since 2000 for all schemes based on the number of beneficiaries as administered by the various parties at December of each year.

The market is dominated by five large administrators who, together, hold 66% of the market. Sovereign Health was owned by Medscheme Holdings at end of the year under review.

Figures 44 and 45 indicate the change in market shares for the five largest administrators based on beneficiaries of open and restricted schemes, respectively. Discovery Pty (Ltd) has increased its share of the open scheme market to 30% in 2004 from 15% in 2000. The large drop in market share of Medscheme in the restricted market in 2002 was due to the movement of one scheme.

Figure 43: **Market share of all administrators based on the number of beneficiaries**

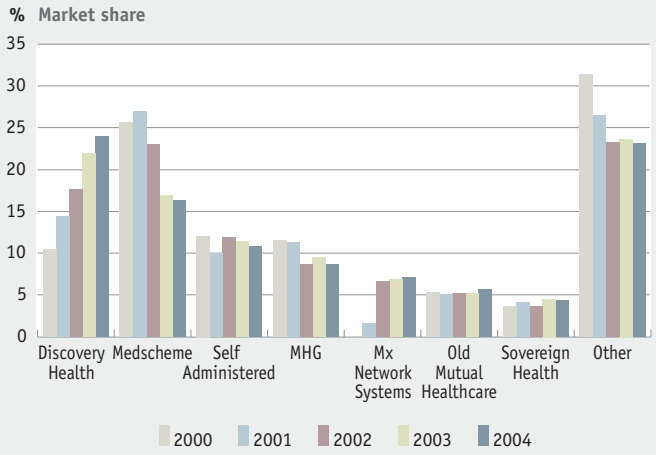


Figure 44: **Market share of five largest administrators in the open schemes market**

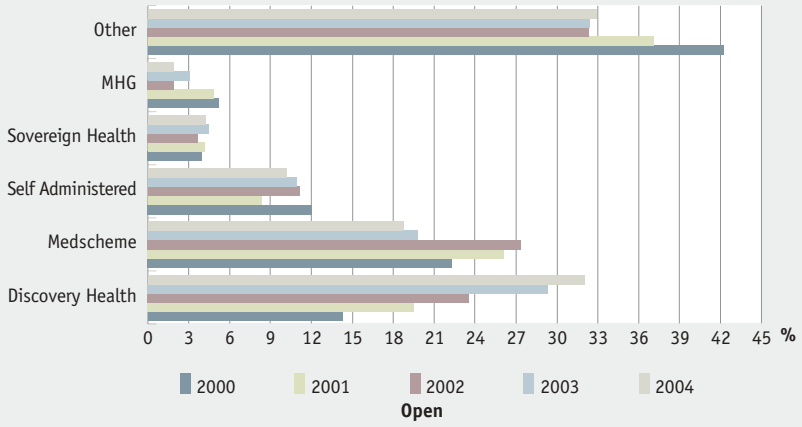
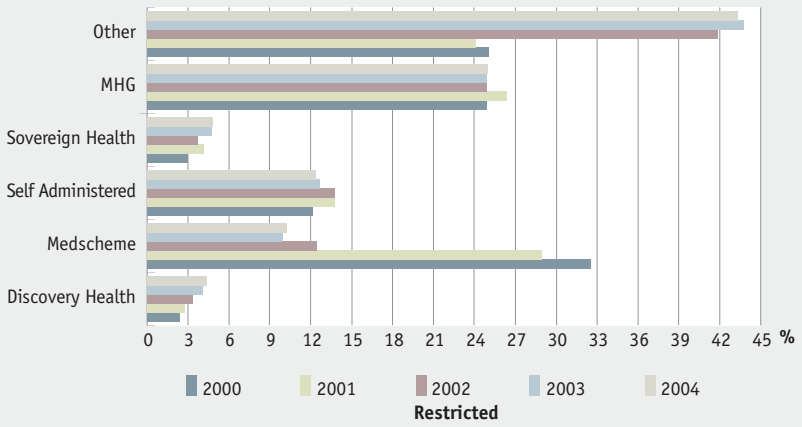


Figure 45: **Market share of five largest administrators in the restricted schemes market**



Despite the concentration of market power in the large administrators, there appears to be little or no economies of scale reflected in the level of administration fees. Administration fees paid by open schemes to the five largest administrators were between 20% and 40% higher than the average for open scheme market. Fees paid by restricted schemes were 30% to 50% higher than the market aver-

Table 25: **Administrator market share since 2000 based number of beneficiaries – open schemes**

Name of Administrator	No of Schemes	Beneficiaries	Gross Administration Costs		Fees paid to administrators		Gross Contributions	Risk Claims Ratio
	2004	Market Share 2004 %	PABPM 2004 R	As % of GCI 2004 %	PABPM 2004 %	As % of GCI 2004 R	PABPM 2004 %	2004
Discovery Health (Pty) Ltd	1	32,02%	84,72	11,84%	68,78	9,62%	715,26	68,67%
Medscheme (Pty) Ltd	4	18,77%	51,99	8,68%	39,09	6,53%	598,97	78,75%
Self administered	7	10,16%	65,65	7,77%	-	0,00%	845,29	86,26%
Old Mutual Healthcare (Pty) Ltd	4	5,09%	61,68	11,85%	50,97	9,79%	520,47	83,98%
Exclusive Health (Pty) Ltd	1	4,63%	89,51	17,17%	56,90	10,91%	521,42	58,26%
Sovereign Health - Division of Medscheme Holdings	4	4,22%	62,02	8,40%	54,23	7,35%	738,28	81,55%
Allcare Administrators (Pty) Ltd	3	3,86%	58,43	12,43%	50,23	10,69%	469,92	82,03%
Rowan Angel (Pty) Ltd	1	3,74%	54,25	11,13%	46,82	9,61%	487,37	68,16%
Sizwe Medical Services (Pty) Ltd	1	3,32%	66,29	10,50%	53,53	8,48%	631,30	70,10%
Multimed	1	2,48%	63,24	8,77%	46,77	6,48%	721,35	87,43%
Sigma Health Fund Managers (Pty) Ltd	1	2,48%	57,80	9,48%	30,72	5,04%	609,92	92,50%
Metropolitan Health Corporate (Pty) Ltd	2	1,92%	74,86	10,96%	39,99	5,85%	683,34	88,40%
Medical Aid Administration Experts (Pty)Ltd	1	1,43%	123,91	25,94%	49,84	10,43%	477,76	54,97%
Amanzi Health Administrators (Pty) Ltd	1	1,32%	63,40	9,92%	50,14	7,84%	639,30	91,86%
Status Medical Aid Administrators (Pty) Ltd	5	1,27%	73,66	10,54%	65,00	9,30%	699,14	82,92%
Prosperity Health Corporate Fund Managers (Pty)Ltd	2	0,87%	63,48	16,62%	43,40	11,36%	381,94	79,04%
African Life Health (Pty) Ltd	1	0,64%	52,24	14,21%	23,85	6,49%	367,51	75,72%
Definiti Medical Fund Managers (Pty) Ltd	1	0,48%	62,61	16,39%	54,44	14,25%	381,90	74,64%
Private Health Administrators	1	0,38%	99,00	15,88%	57,60	9,24%	623,54	79,94%
Hall Adminstrator cc	1	0,32%	114,88	25,12%	74,95	16,39%	457,38	63,48%
Integrated Healthcare (Pty) Ltd	1	0,27%	41,13	8,83%	36,71	7,88%	465,60	72,64%
Benmed Medical Scheme Administrators (Pty) Ltd	1	0,15%	92,81	15,66%	58,19	9,82%	592,47	69,93%
Supreme Health Administrators (Pty) Ltd	1	0,08%	8,12	12,96%	7,85	12,54%	62,64	96,04%
Thebe ya Bophelo Healthcare Administration	1	0,06%	39,78	13,76%	31,80	11,01%	288,97	61,87%
Mx Network Systems (Pty) Ltd	1	0,05%	106,34	26,07%	18,66	4,57%	407,91	59,94%
Active Health	1	0,01%	37,95	10,11%	24,59	6,55%	375,28	85,13%
Average			**70,17**	**10,79%**	**48,70**	**7,49%**	**650,57**	**76,19%**

age for restricted schemes.

The open scheme market has shown a significant swing from self-administration to the large third party administrators, while restricted schemes have not seen the same movement from self administered towards the large third party administrators.

Tables 25 and 26 illustrates the market share based on the number of beneficiaries to whom services are being delivered by third party administrators as well as those beneficiaries of self administered schemes, and the average cost of administration. Gross administration costs comprise administration costs charged both to the risk pool and to the savings accounts. The administration fee includes co-administration fees as well. It should also be noted that although Sovereign Health was a division of Medscheme, its results have been disclosed separately.

Table 26: **Administrator market share since 2000 based number of beneficiaries – restricted schemes**

Name of Administrator	No of Schemes	Beneficiaries	Gross Administration Costs		Fees paid to administrators		Gross Contributions	Risk Claims Ratio
	2004	Market Share 2004 %	PABPM 2004 R	As % of GCI 2004 %	PABPM 2004 %	As % of GCI 2004 R	PABPM 2004 %	2004
Metropolitan Health Corporate (Pty) Ltd	14	24,97%	45,19	7,17%	35,67	5,66%	630,67	88,22%
Mx Network Systems (Pty) Ltd	2	24,38%	36,52	5,93%	31,23	5,07%	616,07	80,31%
Self administered	13	12,33%	36,52	6,47%	0,97	0,17%	564,26	85,88%
Medscheme (Pty) Ltd	18	10,19%	41,60	5,61%	33,84	4,57%	740,92	82,50%
Old Mutual Healthcare (Pty) Ltd	9	7,25%	38,01	6,59%	43,50	7,54%	577,15	95,19%
Sovereign Health -Division of Medscheme Holdings	7	4,80%	58,33	7,84%	51,06	6,86%	743,91	80,03%
Discovery Health (Pty) Ltd	8	4,39%	55,63	9,72%	46,61	8,14%	572,48	84,02%
PPS Insurance Co Ltd	1	3,63%	63,68	10,85%	54,86	9,34%	587,16	74,79%
Providence Healthcare Risk Managers (Pty) Ltd	2	1,91%	54,74	8,43%	46,71	7,19%	649,38	70,25%
Eternity Private Health (Pty) Ltd	1	1,73%	93,85	11,41%	82,28	10,01%	822,22	82,24%
Allcare Administrators (Pty) Ltd	5	1,63%	64,51	9,48%	57,37	8,43%	680,69	95,07%
Status Medical Aid Administrators (Pty) Ltd	4	1,53%	42,39	6,82%	35,43	5,71%	621,09	88,05%
Mpumalanga Managed Health Care (Pty) Ltd	1	0,78%	34,93	4,71%	-	0,00%	741,68	89,85%
Amanzi Health Administrators (Pty) Ltd	1	0,36%	78,06	11,88%	65,63	9,99%	657,14	85,52%
Integrated Healthcare (Pty) Ltd	1	0,10%	64,96	9,43%	57,86	8,40%	689,16	69,64%
Average			**44,24**	**6,99%**	**33,83**	**5,34%**	**632,94**	**84,26%**

Compliance

with submission of audited financial statements and statutory returns

Section 37 of the Act requires that every medical scheme submit to the Registrar its audited annual financial statements and statutory returns by 30 April in respect of its financial year. A number of faulty or incomplete returns have once again delayed the processing of the data. Better co-operation from the schemes in this regard will be appreciated.

The following medical schemes submitted their documentation after the deadline required by the Act. Section 66(3) requires that penalties be imposed on such schemes unless good cause can be shown for the late submission of the returns.

1. Baymed (auditor's management report + investment schedule)
2. Bestmed (auditor's management report)
3. Bonitas (auditor's management report + BOT report)
4. Commed (all required returns)
5. Eclipse (auditor's management report)
6. Free State (auditor's management report)
7. Hosmed (all required returns)
8. Ingwe (auditor's management report)
9. Liberty (all required returns)
10. Lifemed (all required returns)
11. Munimed (all required returns)
12. Protector (all required returns)
13. Thebemed (AFS, BOT report & auditor's management report)
14. ABI (auditor's management report)
15. AECI (auditor's management report)
16. Aranda (all required returns)
17. CAMAF (all required returns)
18. Mascom (auditor's management report)
19. Moremed (all required returns)
20. Naspers (all required returns)
21. Old Mutual Staff (BoT Report)
22. Parmed (auditor's management report)
23. Profmed (auditor's management report)
24. Randwater (all required returns)
25. Polmed (auditor's management report)
26. Transmed (auditor's management report)
27. Umed (auditor's management report)
28. Umvuzo (auditor's management report)
29. Polprismed (all required returns)

The following schemes' financial statements and/or returns were initially rejected in terms of Section 38. The necessary changes have been made by the schemes and revised financial statements have been submitted.

Ref no.	Name
1589	Baymed
1121	Klerksdorp Medical Benefit Society (KDM)
1214	Old Mutual Staff Medical Aid Scheme
1587	Pathfinder Medical Scheme
1454	Pro Sano Medical Scheme
1196	Protea Medical Aid Society
1575	Resolution Health Medical Scheme
1531	Sedmed
1544	Tiger Brands Medical Scheme
1582	Transmed Medical Fund

The following schemes' financial statements and/or returns were rejected. The necessary changes have been made in accordance with the Registrar's interpretation of the events. The revised financial statements have not yet been resubmitted by the schemes at time of printing.

Ref no.	Name
1170	NBC Medical Scheme
1158	Cawmed Medical Scheme
1561	Gen-Health Medical Scheme
1149	Medihelp
1557	Samancor Health Plan
1147	Telemed
1486	Sizwe Medical Fund
1565	Venda Police and Prisons Medical Scheme (Polprismed)

Composition
of the Council during 2004-5

The composition of Council was as follows during the year under review:

Chairperson

Dr Nicky Padayachee,	Formerly Dean of the Faculty of Health Sciences, University of Cape Town.

Deputy Chairperson

Ms. Gando Matyumza,	General Manager, Eskom KZN.
Dr. Siva Pillay,	Medical Practitioner in Uitenhage, Eastern Cape until 30 July 2004.
Professor Heather McLeod,	Associate Professor of Actuarial Science, University of Cape Town
Dr. Reno Morar,	Director, Cape Clothing Benefit Fund
Dr. Kamy Chetty,	Deputy-Director-General, National Department of Health.
Dr. Jakes Jekwa,	Medical Practitioner, East London
Mr. Barry Crookes,	Formerly CEO of Old Mutual Employee Benefits division, Retired Actuary
Mr. Boissie Mbha,	Attorney in private practice and Acting Judge of the High Court – until May 2004.
Ms. Nomonde Mgumane,	Senior Consultant in mediation and arbitration.
Mr John Murphy,	Acting Judge of the Labour Court and former Pension Funds Adjudicator
Dr. MS Kariem,	Chief Operations Officer, Groote Schuur Hospital, University of Cape Town

Consolidated balance sheet as at 31 December 2004

	REGISTERED SCHEMES			BARGAINING COUNCIL SCHEMES			CONSOLIDATED			Per Average Member			Per Average Beneficiary		
	2004 R'000	2003 R'000	% Change	2004 R'000	2003 R'000	% Change	2004 R'000	2003 R'000	% Change	2004 R	2003 R	% Change	2004 R	2003 R	% Change
ASSETS															
Non-current Assets	7 900 570	7 048 090	12,10	19 100	257 153	-92,57	7 919 670	7 305 242	8,41	2 812,75	2 645,84	6,31	1 148,09	1 065,61	7,74
Property, Plant and Equipment	229 520	119 808	91,57	5 082	5 486	-7,37	234 601	125 293	87,24	83,32	45,38	83,61	34,01	18,28	86,08
Investments	7 665 749	6 928 282	10,64	14 018	251 667	-94,43	7 679 767	7 179 949	6,96	2 727,54	2 600,46	4,89	1 113,32	1 047,33	6,30
Other Non-current Assets	5 302	-	N/A	-	-	0,00	5 302	-	N/A	1,88	-	N/A	0,77	-	N/A
Current Assets	21 033 245	15 798 664	33,13	525 719	193 467	171,74	21 558 964	15 992 130	34,81	7 656,87	5 792,10	32,20	3 125,35	2 332,75	33,98
Inventories	19 111	2 427	687,55	961	1 003	-4,12	20 073	3 429	485,33	7,13	1,24	473,98	2,91	0,50	481,71
Accounts Receivable	1 734 324	2 355 331	-26,37	78 396	59 427	31,92	1 812 720	2 414 758	-24,93	643,80	874,59	-26,39	262,79	352,24	-25,40
Cash and Cash Equivalents	19 279 809	13 440 906	43,44	446 362	133 037	235,52	19 726 171	13 573 943	45,32	7 005,94	4 916,27	42,51	2 859,65	1 980,02	44,43
Total Assets	28 933 815	22 846 753	26,64	544 819	450 619	20,90	29 478 634	23 297 373	26,53	10 469,62	8 437,94	24,08	4 273,44	3 398,36	25,75
FUNDS AND LIABILITIES															
Members' Funds	19 999 605	14 774 711	35,36	439 379	367 329	19,61	20 438 984	15 142 040	34,98	7 259,10	5 484,21	32,36	2 962,98	2 208,75	34,15
Accumulated Funds	18 232 507	13 426 416	35,80	438 741	366 690	19,65	18 671 248	13 793 106	35,37	6 631,27	4 995,64	32,74	2 706,72	2 011,99	34,53
Revaluation Reserve - Investments	703 037	417 895	68,23	326	326	0,00	703 362	418 221	68,18	249,81	151,47	64,92	101,96	61,01	67,14
Revaluation Reserve - Property, Plant and Equipment	20 878	6 399	226,25	-	-	0,00	20 878	6 399	226,25	7,41	2,32	219,92	3,03	0,93	224,23
Reserves Set Aside for Specific Purposes	550 375	487 562	12,88	-	-	0,00	550 375	487 562	12,88	195,47	176,59	10,69	79,79	71,12	12,19
Other Reserves	492 808	436 439	12,92	313	313	0,00	493 121	436 752	12,91	175,14	158,18	10,72	71,49	63,71	12,21
Non-current Liabilities	268 564	194 739	37,91	2 911	2 293	26,94	271 475	197 032	37,78	96,42	71,36	35,11	39,35	28,74	36,93
Borrowings	85 700	49 219	74,12	-	129	-100,00	85 700	49 348	73,66	30,44	17,87	70,29	12,42	7,20	72,59
Other Non-current Liabilities	182 864	145 520	25,66	2 911	2 164	34,52	185 775	147 684	25,79	65,98	53,49	23,35	26,93	21,54	25,02
Current Liabilities	8 665 646	7 877 303	10,01	102 529	80 997	26,58	8 768 175	7 958 300	10,18	3 114,10	2 882,37	8,04	1 271,10	1 160,87	9,50
Savings Plan Liability	3 697 416	3 063 866	20,68	361	797	-54,71	3 697 777	3 064 663	20,66	1 313,30	1 109,97	18,32	536,06	447,04	19,91
Accounts Payable	2 505 498	2 200 648	13,85	51 966	36 475	42,47	2 557 463	2 237 123	14,32	908,31	810,25	12,10	370,75	326,33	13,61
Provision for Outstanding Claims	2 462 732	2 612 788	-5,74	50 202	43 726	14,81	2 512 934	2 656 514	-5,40	892,49	962,15	-7,24	364,29	387,50	-5,99
Total Funds and Liabilities	28 933 815	22 846 753	26,64	544 819	450 619	20,90	29 478 634	23 297 373	26,53	10 469,62	8 437,94	24,08	4 273,44	3 398,36	25,75

Consolidated income statement for the year ended 31 December 2004

	REGISTERED SCHEMES			BARGAINING COUNCIL SCHEMES			CONSOLIDATED			PAMPM			PABPM		
	2004 R'000	2003 R'000	% Change	2004 R'000	2003 R'000	% Change	2004 R'000	2003 R'000	% Change	2004 R	2003 R	% Change	2004 R	2003 R	% Change
Gross Contribution Income	51 531 439	48 031 615	7,29	679 478	603 622	12,57	52 210 917	48 635 237	7,35	1 545,27	1 467,91	5,27	630,74	591,20	6,69
(Savings Contribution Income)	(5 498 064)	(5 044 339)	8,99	(543)	(757)	-28,28	(5 498 607)	(5 045 095)	8,99	-162,74	-152,27	6,88	-66,43	-61,33	8,32
(Nett Claims Incurred)	(36 166 094)	(34 026 289)	6,29	(545 486)	(485 267)	12,41	(36 711 580)	(34 511 556)	6,37	-1 086,54	-1 041,63	4,31	-443,50	-419,51	5,72
Own Facility Surplus/(Deficit)	(9 075)	(2 198)	312,84	(19 883)	(18 115)	9,76	(28 958)	(20 313)	42,56	-0,86	-0,61	39,79	-0,35	-0,25	41,68
Gross Underwriting Results	9 858 205	8 958 790	10,04	113 566	99 483	14,16	9 971 771	9 058 273	10,08	295,13	273,40	7,95	120,47	110,11	9,40
(Administration Expenditure)	(4 981 554)	(4 507 526)	10,52	(50 703)	(56 854)	-10,82	(5 032 257)	(4 564 379)	10,25	-148,94	-137,76	8,11	-60,79	-55,48	9,57
(Managed care: Management Services)	(1 231 543)	(1 101 548)	11,80	(20 056)	(9 648)	107,87	(1 251 599)	(1 111 196)	12,64	-37,04	-33,54	10,45	-15,12	-13,51	11,94
(Broker Fees)	(704 102)	(581 304)	21,12	-	-	0,00	(704 102)	(581 304)	21,12	-20,84	-17,54	18,78	-8,51	-7,07	20,38
Nett Re-insurance Surplus/(Deficit)	(7 825)	(123 335)	-93,66	-	-	0,00	(7 825)	(123 335)	-93,66	-0,23	-3,72	-93,78	-0,09	-1,50	-93,69
Nett Underwriting Results	2 933 181	2 645 077	10,89	42 808	32 981	29,79	2 975 989	2 678 058	11,12	88,08	80,83	8,97	35,95	32,55	10,44
(Impaired Receivables Written Off)	(246 822)	(169 993)	45,20	-	(60)	100,00	(246 822)	(170 053)	45,14	-7,31	-5,13	42,33	-2,98	-2,07	44,25
Impaired Receivables Recovered	7 239	4 024	79,88	-	-	0,00	7 239	4 024	79,88	0,21	0,12	76,39	0,09	0,05	78,76
(Increase)/Decrease in Provision for Impaired Receivables	28 159	(155 270)	118,14	(3 473)	(262)	1224,11	24 686	(155 532)	115,87	0,73	-4,69	115,56	0,30	-1,89	115,77
Surplus/(Deficit) from Operations	2 721 757	2 323 838	17,12	39 335	32 659	20,44	2 761 092	2 356 497	17,17	81,72	71,12	14,90	33,36	28,64	16,45
Other Income/(Expenditure)	247 037	213 794	15,55	399	(525)	175,90	247 435	213 269	16,02	7,32	6,44	13,77	2,99	2,59	15,30
Nett Investment Income	1 492 868	1 620 621	-7,88	30 932	37 739	-18,04	1 523 800	1 658 359	-8,11	45,10	50,05	-9,90	18,41	20,16	-8,68
Unrealised Gains/(Losses) on Re-measurement of Financial Instruments and Investment Properties	223 793	155 739	43,70	3 406	-	N/A	227 199	155 739	45,88	6,72	4,70	43,05	2,74	1,89	44,98
Realised Gains/(Losses) on Disposal of Financial Instruments and Investment Properties	37 994	(1 433)	2751,49	-	(64)	100,00	37 994	(1 497)	2637,41	1,12	-0,05	2588,19	0,46	-0,02	2621,72
Realised Gains/(Losses) on Disposal of Available-for-sale Financial Instruments	198 207	(11 166)	1875,03	-	-	0,00	198 207	(11 166)	1875,03	5,87	-0,34	1840,60	2,39	-0,14	1864,06
Surplus/(Deficit) on Sale of Investments Properties	9 279	22 067	-57,95	-	-	0,00	9 279	22 067	-57,95	0,27	0,67	-58,77	0,11	0,27	-58,21
Surplus/(Deficit) on Sale of Property, Plant and Equipment	(161)	7 612	-102,12	162	34	380,35	0	7 645	-100,00	0,00	0,23	-100,00	0,00	0,09	-100,00
(Impairment Losses on Financial Instruments and Property Plant and Equipment)	(363)	(14 918)	-97,56	-	-	0,00	(363)	(14 918)	-97,56	-0,01	-0,45	-97,61	-0,00	-0,18	-97,58
Reversal of Previous Recognised Impairment Losses on Financial Instruments and Property, Plant and Equipment	-	871	-100,00	-	-	0,00	-	871	-100,00	-	0,03	-100,00	-	0,01	-100,00
NETT SURPLUS/(DEFICIT)	4 930 410	4 317 023	14,21	74 233	69 842	6,29	5 004 643	4 386 865	14,08	148,12	132,40	11,87	60,46	53,33	13,38

Notes:

- PAMPM = per average member per month
- PABPM = per average beneficiary per month

Consolidated statement of changes in funds and reserves for the year ended 31 December 2004

	REGISTERED SCHEMES			BARGAINING COUNCIL SCHEMES			CONSOLIDATED			Per Average Member			Per Average Beneficiary		
	2004 R'000	2003 R'000	% Change	2004 R'000	2003 R'000	% Change	2004 R'000	2003 R'000	% Change	2004 R	2003 R	% Change	2004 R	2003 R	% Change
ACCUMULATED FUNDS															
Balances at the Beginning of the Year	13 449 766	9 269 332	45,10	364 682	300 136	21,51	13 814 448	9 569 468	44,36	4906	3466	41,56	2003	1 396	43,47
- As Previously Reported	13 426 416	9 229 085	45,48	366 690	299 469	22,45	13 793 106	9 528 554	44,76	4899	3451	41,95	2000	1 390	43,86
- Prior Year Adjustment	23 350	441	5199,05	(2 008)	667	-400,90	21 343	1 108	1826,36	8	0	1789,00	3	0	1814,46
- AC 133 Transition Adjustment	-	39 806	-100,00	-	-	0,00	-	39 806	-100,00	-	14	-100,00	-	6	-100,00
Nett Surplus/(Deficit) for the Year	4 930 410	4 317 023	14,21	74 233	69 842	6,29	5 004 643	4 386 865	14,08	1777	1589	11,87	726	640	13,38
Unrealised Gains/(Losses) on Re-measurement of Financial Instruments and Investment Properties	(2 383)	(3 510)	-32,12	-	-	0,00	(2383)	(3 510)	-32,12	-1	-1	-33,43	-0	-1	-32,54
Transfer to/(from) Accumulated Funds	(56 466)	(42 323)	33,42	-	(3 202)	100,00	(56 466)	(45 526)	24,03	-20	-16	21,63	-8	-7	23,26
- Due to Amalgamation	7 349	(4 772)	253,99	0	(251)	100,00	7 349	(5 023)	246,30	3	-2	243,46	1	-1	245,39
- Due to Re-measurement of Financial Instruments and Investment Properties	(8 581)	(52 349)	-83,61	-	-	0,00	(8 581)	(52 349)	-83,61	-3	-19	-83,93	-1	-8	-83,71
- Other Transfers	(55 233)	14 798	-473,25	(0)	(2 951)	-100,00	(55 233)	11 847	-566,23	-20	4	-557,19	-8	2	-563,35
Other	(88 820)	(114 106)	-22,16	(175)	(85)	104,20	(88 994)	(114 191)	-22,07	-32	-41	-23,58	-13	-17	-22,55
Balances at the End of the Year	18 232 507	13 426 416	35,80	438 741	366 690	19,65	18 671 248	13 793 106	35,37	6631	4996	32,74	2 707	2012	34,53
REVALUATION RESERVE (INVESTMENTS)															
Balances at the Beginning of the Year	417 405	217 908	91,55	326	326	0,00	417 731	218 234	91,41	148	79	87,70	61	32	90,23
- As Previously Reported	417 895	248 514	68,16	326	326	0,00	418 221	248 839	68,07	149	90	64,81	61	36	67,03
- Prior Year Adjustment	(490)	67	-834,59	-	-	0,00	(490)	67	-834,59	-0	0	-820,35	-0	0	-830,05
- AC 133 Transition Adjustment	-	(30 672)	100,00	-	-	0,00	-	(30 672)	100,00	-	-11	100,00	-	-4	100,00
Unrealised Gains/(Losses) on Re-measurement of Investments	328 984	218 272	50,72	-	-	0,00	328 984	218 272	50,72	117,00	79	47,80	48	32	49,79
Transfer (to)/from Income Statement on Disposal of Investments	(16 527)	(4 398)	275,78	-	-	0,00	(16 527)	(4 398)	275,78	-6	-2	268,49	-2	-1	273,46
Transfer (to)/from Reserves	1 485	(1 886)	178,72	-	-	0,00	1 485	(1 886)	178,72	1	-1	177,19	0	-0	178,23
Other	(28 311)	(12 000)	135,92	-	-	0,00	(28 311)	(12 000)	135,92	-10	-4	131,35	-4	-2	134,47
Balances at the End of the Year	703 037	417 895	68,23	326	326	0,00	703 362	418 221	68,18	250	151	64,92	102	61	67,14
REVALUATION RESERVE (PROPERTY, PLANT AND EQUIPMENT)															
Balances at the Beginning of the Year	13 853	7 329	89,02	-	-	0,00	13 853	7 329	89,02	5	3	85,36	2	1	87,86
- As Previously Reported	6 399	7 329	-12,68	-	-	0,00	6 399	7 329	-12,68	2	3	-14,37	1	1	-13,22
- Prior Year Adjustment	7 453	-	N/A	-	-	0,00	7 453	-	N/A	3	-	N/A	1	-	N/A
Unrealised Gains/(Losses) on Re-measurement of Property Plant and Equipment	12 637	(929)	1459,85	-	-	0,00	12 637	(929)	1459,85	4	-0	1433,47	2	-0	1451,44
Transfer (to)/from Income Statement on Disposal of Property Plant and Equipment	-	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00
Transfer (to)/from Reserves	-	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00
Other	(5 612)	-	N/A	-	-	0,00	(5 612)	-	N/A	-2	-	N/A	-1	-	N/A
Balances at the End of the Year	20 878	6 399	226,25	-	-	0,00	20 878	6 399	226,25	7	2	219,92	3	1	224,23
RESERVES SET ASIDE FOR SPECIFIC PURPOSES															
Balances at the Beginning of the Year	487 562	441 524	10,43	-	-	0,00	487 562	441 524	10,43	173	160	8,29	71	64	9,74
- As Previously Reported	487 562	438 709	11,14	-	-	0,00	487 562	438 709	11,14	173	159	8,98	71	64	10,45
- Prior Year Adjustment	-	2 815	-100,00	-	-	0,00	-	2 815	-100,00	-	1	-100,00	-	0	-100,00
Transfer (to)/from Reserves	(4 398)	(33 831)	-87,00	-	-	0,00	(4 398)	(33 831)	-87,00	-2	-12	-87,25	-1	-5	-87,08
Other	67 211	79 869	-15,85	-	-	0,00	67 211	79 869	-15,85	24	29	-17,48	10	12	-16,37
Balances at the End of the Year	550 375	487 562	12,88	-	-	0,00	550 375	487 562	12,88	195	177	10,69	80	71	12,19

Consolidated statement of changes in funds and reserves for the year ended 31 December 2004

	REGISTERED SCHEMES			BARGAINING COUNCIL SCHEMES			CONSOLIDATED			Per Average Member			Per Average Beneficiary		
	2004 R'000	2003 R'000	% Change	2004 R'000	2003 R'000	% Change	2004 R'000	2003 R'000	% Change	2004 R	2003 R	% Change	2004 R	2003 R	% Change
OTHER RESERVES															
Balances at the Beginning of the Year	409 420	364 382	12,36	313	313	0,00	409 733	364 695	12,35	146	132	10,17	59	53	11,66
- As Previously Reported	436 439	364 382	19,78	313	313	0,00	436 752	364 695	19,76	155	132	17,44	63	53	19,02
- Prior Year Adjustment	(27 019)	-	N/A	-	-	0,00	(27 019)	-	N/A	-10	-	N/A	-4	-	N/A
Transfer (to)/from Reserves	55 832	14 839	276,24	-	-	0,00	55 832	14 839	276,24	20	5	268,94	8	2	273,91
Other	27 557	57 218	-51,84	-	-	0,00	27 557	57 218	-51,84	10	21	-52,77	4	8	-52,14
Balances at the End of the Year	492 808	436 439	12,92	313	313	0,00	493 121	436 752	12,91	175	158	10,72	71	64,	12,21

Consolidated membership analysis as at 31 December 2004

	MEMBERS			DEPENDANTS			BENEFICIARIES		
	2004	2003	% Change	2004	2003	% Change	2004	2003	% Change
Registered Schemes	2 716 264	2 688 055	1,05	3 946 299	3 983 746	-0,94	6 662 563	6 671 801	-0,14
- Open Schemes	1 924 343	1 883 728	2,16	2 830 960	2 835 069	-0,14	4 755 303	4 718 797	0,77
- Restricted Schemes	791 921	804 327	-1,54	1 115 339	1 148 677	-2,90	1 907 260	1 953 004	-2,34
Bargaining Council Schemes	117 058	114 760	2,00	136 045	138 125	-1,51	253 103	252 885	0,09
TOTAL MEMBERSHIP	2 833 322	2 802 815	1,09	4 082 344	4 121 871	-0,96	6 915 666	6 924 686	-0,13
Registered Schemes	2 701 736	2 665 280	1,37	3 951 538	3 986 882	-0,89	6 653 275	6 652 162	0,02
- Open Schemes	1 900 692	1 859 816	2,20	2 816 744	2 833 526	-0,59	4 717 436	4 693 342	0,51
- Restricted Schemes	801 044	805 464	-0,55	1 134 795	1 153 356	-1,61	1 935 838	1 958 820	-1,17
Bargaining Council Schemes	113 900	95 747	18,96	130 932	107 562	21,73	244 832	203 309	20,42
AVERAGE MEMBERSHIP	2 815 636	2 761 027	1,98	4 082 470	4 094 445	-0,29	6 898 107	6 855 471	0,62
MEMBERSHIP PER PROVINCE as at December		*% of total*			*% of total*			*% of total*	
Gauteng	1 092 200	*38,55%*		1 487 204	*36,43%*		2 579 404	*37,30%*	
Limpopo	98 047	*3,46%*		181 611	*4,45%*		279 658	*4,04%*	
Mpumalanga	166 418	*5,87%*		287 790	*7,05%*		454 208	*6,57%*	
North West	124 799	*4,40%*		188 131	*4,61%*		312 930	*4,52%*	
Free State	130 568	*4,61%*		188 254	*4,61%*		318 822	*4,61%*	
Kwa-Zulu Natal	417 706	*14,74%*		610 894	*14,96%*		1 028 600	*14,87%*	
Western Cape	508 585	*17,95%*		685 300	*16,79%*		1 193 885	*17,26%*	
Eastern Cape	234 735	*8,28%*		361 091	*8,85%*		595 826	*8,62%*	
Northern Cape	60 264	*2,13%*		92 069	*2,26%*		152 333	*2,20%*	
Average No of Dependants per Member	1,45	1,48							
Overall Pensioner Ratio	6,66%	5,90%							
Average Age	32,02								

Utilisation of services for the year ended 31 December 2004

	UTILISATION		
	OPEN per 1000 Beneficiaries	RESTRICTED per 1000 Beneficiaries	CONSOLIDATED per 1000 Beneficiaries
PRIVATE FACILITIES			
Number of:			
Admissions to Hospitals	190,43	216,04	197,95
Admissions for PMB in hospitals	26,69	33,57	28,71
Admissions to day clinics and operating threatres	7,64	27,52	13,48
Beneficiaries admitted to ICU	7,85	5,47	7,15
Beneficiaries admitted to high care ward	12,00	7,78	10,76
Beneficiaries admitted to general ward	67,33	108,33	79,37
Pregnancies	6,78	6,59	6,72
Births	7,79	5,12	7,01
Live births	5,06	2,47	4,30
Caesarean sections	5,61	5,59	5,60
Beneficiaries admitted for dialysis	0,55	0,41	0,51
Selected medical investigations			
Number of:			
Beneficiaries receiving MRI and CT scans	9,82	13,35	10,86
MRI and CT scans administered	15,66	20,00	16,94
Beneficiaries receiving PET Scans	0,00	0,61	0,18
PET Scans administered	0,00	1,34	0,40
Beneficiaries receiving Angiograms	2,97	2,60	2,86
Angiograms administered	6,18	5,67	6,03
Preventative Health			
Number of:			
Mammograms administered	4,37	6,07	4,87
Pap smears administered	47,69	20,97	39,84
Mortality			
Number of deaths	1,35	2,02	1,55
PUBLIC FACILITIES			
Number of:			
Admissions to hospitals	9,23	17,09	11,54
Admissons for PMB in hospitals	0,66	3,43	1,48
Beneficiaries admitted to ICU	0,03	0,11	0,05
Beneficiaries admitted to high care ward	0,04	0,03	0,03
Beneficiaries admitted to general ward	3,21	7,15	4,37
Pregnancies	0,07	0,12	0,09
Births	0,13	0,10	0,12
Live births	0,02	0,06	0,03

	UTILISATION		
	OPEN per 1000 Beneficiaries	RESTRICTED per 1000 Beneficiaries	CONSOLIDATED per 1000 Beneficiaries
PRIVATE PROVIDERS			
Beneficiaries visiting a provider at least once a year			
Private providers			
Beneficiaries visiting a GP at least once a year	710,99	811,31	740,46
Beneficiaries visiting a Dentist at least once a year	260,65	335,59	282,66
Beneficiaries visiting a Private Nurse at least once a year	4,91	8,15	5,87
Medical Specialists			
Dermatologist	14,69	30,26	19,16
Obstetrics & Gynaecologist	35,63	77,94	47,78
Pulmonologist	2,38	5,01	3,13
Physician	27,11	60,48	36,70
Gastroenterologist	2,78	5,23	3,48
Neurologist	4,70	10,37	6,33
Cardiologist	9,19	17,36	11,54
Psychiatrist	6,04	17,13	9,23
Medical Oncologist	0,53	1,23	0,73
Neuro-Surgeon	4,68	10,95	6,48
Nuclear Medicine	1,37	2,42	1,67
Ophthalmologist	19,31	38,38	24,79
Orthopaedic Surgeon	20,58	44,24	27,38
Otorhinolaryngologist	14,87	33,26	20,15
Paediatrician	20,45	48,78	28,59
Paediatric Cardiologist	0,51	1,02	0,65
Specialist Physical Medicine	0,19	0,36	0,24
Plastic Reconstructive Surgeon	2,26	4,75	2,97
Surgeon	22,42	47,64	29,67
Thoracic Surgeon	1,46	2,97	1,89
Urologist	10,03	22,00	13,47
Clinical Support Specialists			
Anaesthetist	41,75	88,81	55,27
Pathologist	151,13	320,20	199,71
Radiologist	94,57	208,32	127,26
Radiotherapist	2,77	6,06	3,71
Laboratory Technologist	0,20	1,02	0,43
Other	3,21	19,12	7,78
Dental Specialists			
Maxilla, Facial & Oral Surgeons	4,48	10,26	6,14
Oral Pathologist	0,07	0,12	0,09
Orthodontist	4,22	12,21	6,52
Periodontist	0,89	2,28	1,29
Prosthodontist	0,57	1,58	0,86

	UTILISATION		
	OPEN per 1000 Beneficiaries	RESTRICTED per 1000 Beneficiaries	CONSOLIDATED per 1000 Beneficiaries
PRIVATE PROVIDERS			
Beneficiaries visiting a provider at least once a year			
Allied and Support Health Professionals			
Medical Technologist	15,81	9,85	18,19
Podiatrist	6,43	5,97	6,61
Optometrist	167,16	187,08	159,22
Physiotherapist	85,84	82,70	87,09
Orthoptist	0,25	0,20	0,27
Speech Therapist	9,37	8,97	9,52
Psychologist	29,07	28,30	29,38
Occupational Therapy	6,47	5,95	6,67
Private Nurse	5,45	5,69	5,35
Dietician	8,63	8,64	8,62
Chiropractor & Osteopath	10,20	7,94	11,10
Homeopath	7,55	5,45	8,38
Naturopath & Phytotherapist	0,02	0,06	0,00
Therapeutic Massage, Aromatherapy and Reflexology	0,00	0,00	0,00
Ayurvedic Practitioner	0,02	0,00	0,03
Acupuncture & Chinese Medicine	0,00	0,00	0,00
Other	32,65	26,73	35,01
Other Benefits			
Appliances	21,54	41,18	35,56
Prostheses	11,78	8,13	9,17
Ambulance Service	3,72	4,89	4,56
Other	3,67	4,07	3,95
Total number of visits to a provider			
Allied and Support Health Professionals			
Medical Technologist	54,58	30,34	47,67
Podiatrist	15,14	13,33	14,63
Optometrist	201,69	233,04	210,62
Physiotherapist	414,05	430,28	418,68
Orthoptist	0,40	0,29	0,36
Speech Therapist	39,54	26,86	35,93
Psychologist	134,26	120,57	130,36
Occupational Therapy	53,64	41,04	50,05
Private Nurse	16,67	23,88	18,73
Dietician	21,03	19,43	20,58
Chiropractor & Osteopath	42,74	31,48	39,53
Homeopath	20,45	14,57	18,77
Naturopath & Phytotherapist	0,10	0,23	0,14
Therapeutic Massage, Aromatherapy and Reflexology	0,00	0,03	0,01
Ayurvedic Practitioner	0,01	0,01	0,01
Acupuncture & Chinese Medicine	0,01	0,01	0,01
Other	51,15	60,34	53,77

	NUMBER OF CASES		
	OPEN per 1000 Beneficiaries	RESTRICTED per 1000 Beneficiaries	CONSOLIDATED per 1000 Beneficiaries
BURDEN OF DISEASE			
Chronic Conditions			
Addison's Disease	0,12	0,06	0,10
Asthma	19,26	34,10	24,56
Bipolar Mood Disorder	1,04	1,78	1,31
Bronchiectasis	0,22	0,35	0,27
Cardiac Failure	3,07	7,01	4,48
Cardiomyopathy Disease	0,60	0,73	0,65
Crohn's Disease	2,30	3,96	2,89
Chronic Obstructive Pulmonary Disease	0,46	0,53	0,48
Chronic Renal Disease	4,11	30,78	13,64
Coronary Artery Disease	0,26	0,30	0,27
Diabetes Insipidus	0,06	0,19	0,11
Diabetes Mellitus Type 1	5,16	7,75	6,09
Diabetes Mellitus Type 2	13,80	20,63	16,24
Dysrythmias	1,48	3,37	2,16
Epilepsy	5,02	8,66	6,32
Glaucoma	2,26	3,72	2,78
Haemophilia	0,03	0,03	0,03
HIV	1,15	4,55	2,36
Hyperlipidaemia	29,46	42,59	34,16
Hypertension	73,93	121,19	90,82
Hypothyroidism	10,54	15,16	12,19
Multiple Sclerosis	0,15	0,24	0,18
Parkinson's Disease	0,68	1,41	0,94
Rheumatoid Arthritis	3,69	6,76	4,79
Schizophrenia	0,42	0,73	0,53
Systematic Lupus Erythromatosis	0,29	0,35	0,31
Ulcerative Colitis	0,51	0,98	0,68

AVERAGE UTILISATION OF SERVICES	Open Schemes	Restricted Schemes	Consolidated Schemes
Visits to a General Practitioner per year	3,03	3,93	3,30
Visits to a Dentist per year	0,54	0,63	0,57
Visits to a Private nurse per year	0,01	0,03	0,02
Length of stay in private hospital	0,51	2,36	1,06
Length of stay in public hospital	0,03	0,06	0,05

Utilisation of services for the year ended 31 December 2004

	UTILISATION				UTILISATION				UTILISATION				NUMBER OF CASES		
	OPEN per 1000 Beneficiaries	RESTRICTED per 1000 Beneficiaries	CONSOLIDATED per 1000 Beneficiaries		OPEN per 1000 Beneficiaries	RESTRICTED per 1000 Beneficiaries	CONSOLIDATED per 1000 Beneficiaries		OPEN per 1000 Beneficiaries	RESTRICTED per 1000 Beneficiaries	CONSOLIDATED per 1000 Beneficiaries		OPEN per 1000 Beneficiaries	RESTRICTED per 1000 Beneficiaries	CONSOLIDATED per 1000 Beneficiaries
Caesarean sections	0,08	0,15	0,10	***Total number of visits to a provider***				**Other Benefits**							
Beneficiaries admitted for dialysis	0,12	0,08	0,11	**Medical Specialists**				Appliances	64,32	30,34	54,59				
				Dermatologist	49,80	50,14	49,90	Prostheses	9,30	17,03	11,51				
Selected medical investigations				Obstetrics & Gynaecologist	196,47	208,71	199,98	Ambulance Service	6,38	6,11	6,30				
Number of:				Pulmonologist	17,58	18,57	17,86	Other	9,44	29,20	15,10				
Beneficiaries receiving MRI and CT scans	0,12	0,34	0,18	Physician	174,97	237,35	192,89								
MRI and CT scans administered	0,15	0,59	0,28	Gastroenterologist	12,90	13,86	13,17								
Beneficiaries receiving PET Scans	0,00	0,01	0,00	Neurologist	21,00	24,22	21,93								
PET Scans administered	0,00	0,01	0,00	Cardiologist	42,20	45,49	43,14								
Beneficiaries receiving Angiograms	0,01	0,10	0,03	Psychiatrist	49,65	74,97	56,93								
Angiograms administered	0,01	0,23	0,08	Medical Oncologist	8,21	6,31	7,66								
				Neuro-Surgeon	23,00	28,65	24,62								
Preventative Health				Nuclear Medicine	3,55	3,03	3,40								
Number of:				Ophthalmologist	67,04	73,96	69,03								
Mammograms administered	0,01	0,06	0,02	Orthopaedic Surgeon	83,97	95,06	87,15								
Pap Smears administered	0,39	0,08	0,30	Otorhinolaryngologist	57,88	62,25	59,13								
				Paediatrician	162,22	167,21	163,65								
Mortality				Paediatric Cardiologist	2,89	2,47	2,77								
Number of deaths	0,03	0,51	0,17	Specialist Physical Medicine	0,94	1,43	1,08								
				Plastic Reconstructive Surgeon	8,95	8,79	8,91								
				Surgeon	94,25	109,96	98,76								
				Thoracic Surgeon	9,04	11,05	9,62								
				Urologist	41,36	47,29	43,06								
				Clinical Support Specialists											
				Anaesthetist	108,10	120,87	111,77								
				Pathologist	737,14	877,01	777,33								
				Radiologist	325,18	361,37	335,58								
				Radiotherapist	41,49	45,72	42,70								
				Laboratory Technologist	1,86	2,42	2,02								
				Other	5,72	34,02	13,85								
				Dental Specialists											
				Maxilla, Facial & Oral Surgeon	15,92	16,72	16,15								
				Oral Pathologist	0,14	0,14	0,14								
				Orthodontist	58,19	60,18	58,76								
				Periodontist	5,93	4,69	5,58								
				Prosthodontist	3,87	7,07	4,79								

Notes:

- Chronic conditions:
  - 76,7% of medical schemes have submitted data representing 82,0% of beneficiaries
- Utilisation of health care services:
  - 78,9% of medical schemes have submitted data representing 85,0% of beneficiaries
- Exclusions:
  - schemes that did not submit the data were excluded from the analysis
  - schemes with poor qualiy data were also excluded from the analysis

Analysis of all benefits paid for the year ended 31 December 2004

	OPEN SCHEMES		RESTRICTED SCHEMES		OPEN SCHEMES	RESTRICTED SCHEMES		BARGAINING COUNCIL SCHEMES				CONSOLIDATED				PABPM		
	2004 R'000	% *of total*	2004 R'000	% *of total*	2003 R'000	2003 R'000	% Change	2004 R'000	% *of total*	2003 R'000	% Change	2004 R'000	% *of total*	2003 R'000	% Change	2004 R	2003 R	% Change
GENERAL PRACTITIONERS	1 891 372	6,65	954 689	7,66	2 017 075	880 402	-1,8	58 287	10,69	57 918	0,6	2 904 348	7,00	2 955 394	-1,7	35,09	35,93	-2,3
MEDICAL SPECIALISTS	5 822 115	20,46	2 306 296	18,50	5 329 095	2 169 248	8,4	112 095	20,56	106 397	5,4	8 240 506	19,87	7 604 740	8,4	99,55	92,44	7,7
Dermatologists	48 573	0,17	18 682	0,15	54 252	18 472	-7,5	884	0,16	842	4,9	68 139	0,16	73 566	-7,4	0,82	0,89	-8,0
Obstetrics & Gynaecologists	449 610	1,58	164 742	1,32	410 402	150 944	9,4	7 804	1,43	6 773	15,2	622 156	1,50	568 120	9,5	7,52	6,91	8,8
Pulmonologist	32 084	0,11	12 093	0,10	30 745	9 838	8,9	696	0,13	526	32,3	44 873	0,11	41 109	9,2	0,54	0,50	8,5
Physicians	291 065	1,02	123 123	0,99	258 803	115 215	10,7	5 303	0,97	4 708	12,6	419 492	1,01	378 726	10,8	5,07	4,60	10,1
Gastroenterologist	30 209	0,11	11 017	0,09	29 264	10 137	4,6	559	0,10	460	21,4	41 785	0,10	39 861	4,8	0,50	0,48	4,2
Neurologists	47 989	0,17	20 919	0,17	47 377	18 704	4,3	832	0,15	723	15,0	69 739	0,17	66 805	4,4	0,84	0,81	3,7
Cardiologist	165 926	0,58	58 819	0,47	136 734	48 733	21,2	4 029	0,74	3 153	27,8	228 774	0,55	188 620	21,3	2,76	2,29	20,5
Psychiatrists	89 578	0,31	43 507	0,35	91 129	40 517	1,1	605	0,11	539	12,3	133 690	0,32	132 185	1,1	1,62	1,61	0,5
Medical Oncologist	69 613	0,24	19 094	0,15	62 384	19 994	7,7	927	0,17	1 173	-20,9	89 634	0,22	83 550	7,3	1,08	1,02	6,6
Neuro-surgeons	108 733	0,38	42 590	0,34	92 227	38 526	15,7	2 508	0,46	1 946	28,9	153 832	0,37	132 698	15,9	1,86	1,61	15,2
Nuclear Medicine	31 727	0,11	12 713	0,10	31 081	11 794	3,6	696	0,13	614	13,4	45 136	0,11	43 489	3,8	0,55	0,53	3,1
Ophthalmologists	236 202	0,83	104 685	0,84	231 722	105 052	1,2	5 949	1,09	5 052	17,7	346 835	0,84	341 826	1,5	4,19	4,16	0,8
Orthopaedic Surgeons	305 226	1,07	113 563	0,91	271 418	106 895	10,7	6 169	1,13	5 792	6,5	424 958	1,02	384 104	10,6	5,13	4,67	10,0
Otorhinolaryngologists	130 925	0,46	47 786	0,38	124 745	46 472	4,4	2 733	0,50	2 486	9,9	181 443	0,44	173 703	4,5	2,19	2,11	3,8
Paediatricians	189 329	0,67	65 242	0,52	168 024	59 647	11,8	3 171	0,58	2 648	19,8	257 741	0,62	230 319	11,9	3,11	2,80	11,2
Paediatric Cardiologist	8 336	0,03	2 749	0,02	6 591	2 156	26,7	168	0,03	144	17,0	11 254	0,03	8 891	26,6	0,14	0,11	25,8
Specialists in Physical Medicine	1 141	0,00	596	0,00	2 036	396	-28,6	23	0,00	14	59,3	1 760	0,00	2 446	-28,1	0,02	0,03	-28,5
Plastic & Reconstructive Surgeons	32 049	0,11	11 666	0,09	34 067	11 047	-3,1	630	0,12	477	31,9	44 344	0,11	45 591	-2,7	0,54	0,55	-3,3
Surgeons	295 131	1,04	105 468	0,85	266 452	103 893	8,2	6 277	1,15	5 541	13,3	406 876	0,98	375 886	8,2	4,92	4,57	7,6
Thoracic Surgeons	70 543	0,25	23 607	0,19	63 378	24 795	6,8	1 855	0,34	1 414	31,2	96 005	0,23	89 587	7,2	1,16	1,09	6,5
Urologists	117 801	0,41	45 679	0,37	109 087	44 291	6,6	2 329	0,43	2 172	7,2	165 809	0,40	155 551	6,6	2,00	1,89	5,9
CLINICAL SUPPORT SPECIALISTS																		
Anaesthetists	454 326	1,60	159 981	1,28	407 689	154 312	9,3	8 945	1,64	8 247	8,5	623 253	1,50	570 249	9,3	7,53	6,93	8,6
Radiologists	1 078 798	3,79	489 850	3,93	991 994	446 933	9,0	20 775	3,81	20 113	3,3	1 589 423	3,83	1 459 040	8,9	19,20	17,74	8,3
Pathologists	1 056 075	3,71	392 107	3,14	832 174	342 118	23,3	20 242	3,71	21 240	-4,7	1 468 425	3,54	1 195 532	22,8	17,74	14,53	22,1
Laboratory Technologist	12 036	0,04	2 875	0,02	6 482	2 895	59,0	156	0,03	285	-45,4	15 066	0,04	9 662	55,9	0,18	0,12	55,0
Radiotherapists	236 866	0,83	71 780	0,58	205 685	86 675	5,6	6 539	1,20	6 826	-4,2	315 184	0,76	299 187	5,3	3,81	3,64	4,7
Other	232 225	0,82	141 363	1,13	363 155	148 796	-27,0	1 292	0,24	2 487	-48,1	374 879	0,90	514 439	-27,1	4,53	6,25	-27,6
DENTISTS	1 129 262	3,97	525 953	4,22	1 235 415	514 298	-5,4	24 844	4,56	22 871	8,6	1 680 059	4,05	1 772 584	-5,2	20,30	21,55	-5,8
DENTAL SPECIALISTS	211 839	0,74	90 660	0,73	204 650	86 467	3,9	3 030	0,56	2 879	5,2	305 528	0,74	293 997	3,9	3,69	3,57	3,3
Maxilla Facial & Oral Surgeons	60 135	0,21	29 926	0,24	67 207	27 913	-5,3	1 363	0,25	1 114	22,4	91 424	0,22	96 233	-5,0	1,10	1,17	-5,6
Oral Pathologists	102	0,00	279	0,00	403	611	-62,4	0	0,00	1	-82,7	381	0,00	1 015	-62,4	0,00	0,01	-62,7
Orthodontists	123 292	0,43	49 680	0,40	109 754	46 932	10,4	1 618	0,30	1 537	5,2	174 590	0,42	158 223	10,3	2,11	1,92	9,7
Periodontists	15 820	0,06	5 181	0,04	15 135	5 489	1,8	37	0,01	125	-70,2	21 038	0,05	20 749	1,4	0,25	0,25	0,8
Prosthodontists	12 490	0,04	5 594	0,04	12 152	5 523	2,3	11	0,00	102	-89,1	18 095	0,04	17 777	1,8	0,22	0,22	1,2
ALLIED AND SUPPORT HEALTH PROFESSIONALS	1 923 567	6,76	782 400	6,28	1 960 570	691 426	2,0	31 170	5,72	21 652	44,0	2 737 137	6,60	2 673 648	2,4	33,07	32,50	1,7
Medical Technologists	142 564	0,50	36 160	0,29	84 253	29 823	56,7	2 570	0,47	50	5 022,8	181 294	0,44	114 127	58,9	2,19	1,39	57,9
Podiatrists	10 341	0,04	6 978	0,06	11 199	3 323	19,3	197	0,04	181	8,8	17 516	0,04	14 702	19,1	0,21	0,18	18,4
Optometrists	971 746	3,41	387 378	3,11	1 105 797	359 165	-7,2	18 596	3,41	12 100	53,7	1 377 720	3,32	1 477 062	-6,7	16,64	17,95	-7,3
Physiotherapists	313 714	1,10	115 860	0,93	292 644	107 983	7,2	5 164	0,95	6 322	-18,3	434 739	1,05	406 949	6,8	5,25	4,95	6,2
Orthoptists	1 874	0,01	841	0,01	2 860	960	-28,9	809	0,15	3	29488,3	3 524	0,01	3 823	-7,8	0,04	0,05	-8,4
Speech Therapists	44 587	0,16	23 661	0,19	40 035	16 911	19,8	595	0,11	511	16,4	68 842	0,17	57 458	19,8	0,83	0,70	19,1
Psychologists	153 706	0,54	57 322	0,46	160 545	53 143	-1,2	1 406	0,26	1 192	18,0	212 434	0,51	214 880	-1,1	2,57	2,61	-1,7
Occupational Therapy	33 258	0,12	11 752	0,09	33 341	11 404	0,6	71	0,01	133	-46,6	45 081	0,11	44 878	0,5	0,54	0,55	-0,2
Private Nurses	15 154	0,05	14 281	0,11	20 450	12 713	-11,2	160	0,03	215	-25,5	29 595	0,07	33 378	-11,3	0,36	0,41	-11,9
Dieticians	11 925	0,04	4 360	0,03	12 028	3 634	4,0	131	0,02	111	18,7	16 416	0,04	15 773	4,1	0,20	0,19	3,4
Chiropractors & Osteopaths	27 785	0,10	6 285	0,05	26 782	5 296	6,2	477	0,09	400	19,3	34 547	0,08	32 478	6,4	0,42	0,39	5,7
Homeopaths	14 131	0,05	4 074	0,03	16 306	4 794	-13,7	154	0,03	139	10,7	18 358	0,04	21 238	-13,6	0,22	0,26	-14,1
Naturopaths & Phytotherapists	184	0,00	100	0,00	4	213	30,6	-	0,00	-	0,0	284	0,00	217	30,6	0,00	0,00	29,8
Therapeutic Massage Aromatherapy & Reflexology	9	0,00	8	0,00	5	5	63,8	-	0,00	-	0,0	17	0,00	10	63,8	0,00	0,00	62,8
Ayurvedic Practitioners	149	0,00	86	0,00	1	3	4 991,5	-	0,00	-	0,0	235	0,00	5	4 991,5	0,00	0,00	4 960,1
Acupuncture & Chinese Medicine	1	0,00	1	0,00	5	0	-59,1	-	0,00	-	0,0	2	0,00	5	-59,1	0,00	0,00	-59,3
Other	182 438	0,64	113 256	0,91	154 315	82 054	25,1	839	0,15	296	183,2	296 533	0,71	236 664	25,3	3,58	2,88	24,5

Analysis of all benefits paid for the year ended 31 December 2004

	OPEN SCHEMES		RESTRICTED SCHEMES		OPEN SCHEMES	RESTRICTED SCHEMES		BARGAINING COUNCIL SCHEMES				CONSOLIDATED				PABPM		
	2004 R'000	% *of total*	2004 R'000	% *of total*	2003 R'000	2003 R'000	% Change	2004 R'000	% *of total*	2003 R'000	% Change	2004 R'000	% *of total*	2003 R'000	% Change	2004 R	2003 R	% Change
TOTAL HOSPITALS	10 989 839	38,61	4 529 998	36,33	9 105 319	3 996 439	18,5	224 135	41,11	181 586	23,4	15 743 973	37,96	13 283 344	18,5	190,20	161,47	17,8
PRIVATE HOSPITALS	9 966 935	35,02	3 979 647	31,92	8 131 406	3 539 130	19,5	213 387	39,13	176 967	20,6	14 159 969	34,14	11 847 504	19,5	171,06	144,02	18,8
Ward Fees	4 180 983	14,69	1 835 304	14,72	3 345 476	1 586 045	22,0	189 022	34,67	157 378	20,1	6 205 309	14,96	5 088 898	21,9	74,96	61,86	21,2
Theatre Fees	2 666 856	9,37	829 857	6,66	1 801 238	748 695	37,1	12 940	2,37	5 429	138,3	3 509 652	8,46	2 555 363	37,3	42,40	31,06	36,5
Consumables	1 460 934	5,13	357 445	2,87	1 574 912	400 999	-8,0	2 459	0,45	1 576	56,0	1 820 837	4,39	1 977 487	-7,9	22,00	24,04	-8,5
Medicines dispensed	1 658 162	5,83	957 042	7,68	1 409 780	803 391	18,2	8 966	1,64	12 584	-28,8	2 624 170	6,33	2 225 755	17,9	31,70	27,06	17,2
Global / per diem fee	910 134	3,20	407 685	3,27	847 411	339 638	11,0	4 276	0,78	-	N/A	1 322 096	3,19	1 187 049	11,4	15,97	14,43	10,7
PROVINCIAL HOSPITALS	112 770	0,40	142 666	1,14	126 502	117 671	4,6	6 472	1,19	4 619	40,1	261 908	0,63	248 792	5,3	3,16	3,02	4,6
Ward Fees	87 958	0,31	104 926	0,84	97 965	63 634	19,4	4 295	0,79	3 649	17,7	197 179	0,48	165 248	19,3	2,38	2,01	18,6
Theatre Fees	4 981	0,02	11 499	0,09	8 495	15 216	-30,5	987	0,18	218	352,7	17 468	0,04	23 929	-27,0	0,21	0,29	-27,5
Consumables	9 942	0,03	23 209	0,19	9 397	23 041	2,2	666	0,12	403	65,4	33 817	0,08	32 841	3,0	0,41	0,40	2,3
Medicines dispensed	9 889	0,03	3 033	0,02	10 645	15 780	-51,1	523	0,10	349	49,9	13 445	0,03	26 774	-49,8	0,16	0,33	-50,1
MEDICINES	5 201 125	18,27	2 674 301	21,45	6 064 263	2 470 515	-7,7	83 923	15,39	82 316	2,0	7 959 349	19,19	8 617 094	-7,6	96,15	104,75	-8,2
Medicines dispensed by Pharmacists	4 333 929	15,23	2 200 921	17,65	4 849 359	1 839 434	-2,3	64 355	11,80	58 516	10,0	6 599 204	15,91	6 747 309	-2,2	79,72	82,02	-2,8
Medicines dispensed by Practitioners	852 057		465 106		1 197 071	616 568	-27,4	19 514	3,58	23 753	-17,8	1 336 677	3,22	1 837 393	-27,3	16,15	22,33	-27,7
Medicines dispensed by Allied and Support Health Professionals	15 140	0,05	8 274	0,07	17 833	14 513	-27,6	54	0,01	46	17,3	23 468	0,06	32 392	-27,6	0,28	0,39	-28,0
EX-GRATIA PAYMENTS	12 084	0,04	13 750	0,11	9 744	12 485	16,2	182	0,03	2 087	-91,3	26 015	0,06	24 315	7,0	0,31	0,30	6,3
OTHER BENEFITS	537 971	1,89	444 656	3,57	467 539	577 663	-6,0	7 596	1,39	2 700	181,3	990 223	2,39	1 047 902	-5,5	11,96	12,74	-6,1
Appliances (supplied outside hospitals excl prosthesis)	108 388	0,38	60 003	0,48	130 670	44 556	-3,9	215	0,04	15	1292,3	168 606	0,41	175 242	-3,8	2,04	2,13	-4,4
Prostheses	141 741	0,50	97 429	0,78	124 900	94 807	8,9	213	0,04	899	-76,3	239 382	0,58	220 606	8,5	2,89	2,68	7,8
Ambulance Services	52 598	0,18	11 832	0,09	47 328	9 252	13,9	1 242	0,23	923	34,5	65 671	0,16	57 504	14,2	0,79	0,70	13,5
Other	235 245	0,83	275 393	2,21	164 641	429 047	-14,0	5 926	1,09	862	587,3	516 563	1,25	594 550	-13,1	6,24	7,23	-13,7
CAPITATED PRIMARY CARE	741 400	2,61	144 999	1,16	292 388	129 290	110,2	-	0,00	2 406	-100,0	886 399	2,14	424 084	109,0	10,71	5,16	107,7
TOTAL BENEFITS	28 460 575	100	12 467 702	100	26 686 058	11 528 234	7,1	545 262	100	482 811	12,9	41 473 538	100	38 697 103	7,17	501,03	470,39	6,5

Notes:

- PABPM = per average beneficiary per month

Analysis of risk benefits paid for the year ended 31 December 2004

	OPEN SCHEMES		RESTRICTED SCHEMES		OPEN SCHEMES	RESTRICTED SCHEMES		BARGAINING COUNCIL SCHEMES				CONSOLIDATED				PABPM		
	2004 R'000	% *of total*	2004 R'000	% *of total*	2003 R'000	2003 R'000	% Change	2004 R'000	% *of total*	2003 R'000	% Change	2004 R'000	% *of total*	2003 R'000	% Change	2004 R	2003 R	% Change
GENERAL PRACTITIONERS	1 342 942	5,42	782 213	6,79	1 586 292	722 304	-7,9	57 309	10,53	57 642	-0,6	2 182 463	5,93	2 366 238	-7,8	26,37	28,76	-8,3
MEDICAL SPECIALISTS	5 059 163	20,42	2 171 708	18,86	4 736 256	2 054 139	6,5	112 095	20,60	106 397	5,4	7 342 966	19,94	6 896 792	6,5	88,71	83,84	5,8
Dermatologists	30 221	0,12	14 032	0,12	38 447	13 879	-15,4	884	0,16	842	4,9	45 136	0,12	53 168	-15,1	0,55	0,65	-15,6
Obstetrics & Gynaecologists	368 921	1,49	147 840	1,28	348 683	135 752	6,7	7 804	1,43	6 773	15,2	524 564	1,42	491 209	6,8	6,34	5,97	6,1
Pulmonologist	26 870	0,11	11 137	0,10	26 291	8 924	7,9	696	0,13	526	32,3	38 703	0,11	35 741	8,3	0,47	0,43	7,6
Physicians	253 967	1,03	114 479	0,99	230 098	106 595	9,4	5 303	0,97	4 708	12,6	373 749	1,01	341 400	9,5	4,52	4,15	8,8
Gastroenterologist	26 251	0,11	10 235	0,09	26 191	9 502	2,2	559	0,10	460	21,4	37 045	0,10	36 153	2,5	0,45	0,44	1,8
Neurologists	38 806	0,16	18 868	0,16	40 170	16 862	1,1	832	0,15	723	15,0	58 505	0,16	57 755	1,3	0,71	0,70	0,7
Cardiologist	143 318	0,58	54 376	0,47	118 624	44 724	21,0	4 029	0,74	3 153	27,8	201 723	0,55	166 501	21,2	2,44	2,02	20,4
Psychiatrists	76 728	0,31	40 921	0,36	79 201	37 908	0,5	605	0,11	539	12,3	118 254	0,32	117 648	0,5	1,43	1,43	-0,1
Medical Oncologist	68 593	0,28	18 870	0,16	61 567	19 725	7,6	927	0,17	1 173	-20,9	88 389	0,24	82 465	7,2	1,07	1,00	6,5
Neuro-surgeons	104 409	0,42	41 136	0,36	89 156	37 291	15,1	2 508	0,46	1 946	28,9	148 053	0,40	128 392	15,3	1,79	1,56	14,6
Nuclear Medicine	27 550	0,11	12 428	0,11	27 436	11 573	2,5	696	0,13	614	13,4	40 673	0,11	39 623	2,7	0,49	0,48	2,0
Ophthalmologists	206 672	0,83	96 795	0,84	206 999	97 461	-0,3	5 949	1,09	5 052	17,7	309 416	0,84	309 513	0,0	3,74	3,76	-0,6
Orthopaedic Surgeons	286 452	1,16	108 062	0,94	257 060	101 916	9,9	6 169	1,13	5 792	6,5	400 683	1,09	364 768	9,8	4,84	4,43	9,2
Otorhinolaryngologists	115 101	0,46	43 878	0,38	111 523	42 746	3,1	2 733	0,50	2 486	9,9	161 713	0,44	156 755	3,2	1,95	1,91	2,5
Paediatricians	150 430	0,61	56 194	0,49	138 195	51 276	9,1	3 171	0,58	2 648	19,8	209 794	0,57	192 119	9,2	2,53	2,34	8,5
Paediatric Cardiologist	6 762	0,03	2 530	0,02	5 439	1 952	25,7	168	0,03	144	17,0	9 461	0,03	7 534	25,6	0,11	0,09	24,8
Specialists in Physical Medicine	909	0,00	523	0,00	1 823	329	-33,4	23	0,00	14	59,3	1 455	0,00	2 166	-32,8	0,02	0,03	-33,2
Plastic & Reconstructive Surgeons	28 439	0,11	10 734	0,09	31 157	10 223	-5,3	630	0,12	477	31,9	39 802	0,11	41 858	-4,9	0,48	0,51	-5,5
Surgeons	278 068	1,12	101 074	0,88	254 976	100 003	6,8	6 277	1,15	5 541	13,3	385 419	1,05	360 519	6,9	4,66	4,38	6,2
Thoracic Surgeons	69 616	0,28	23 275	0,20	62 807	24 568	6,3	1 855	0,34	1 414	31,2	94 746	0,26	88 789	6,7	1,14	1,08	6,0
Urologists	104 940	0,42	42 515	0,37	98 857	41 533	5,0	2 329	0,43	2 172	7,2	149 785	0,41	142 562	5,1	1,81	1,73	4,4
CLINICAL SUPPORT SPECIALISTS:																		
Anaesthetists	444 162	1,79	156 978	1,36	404 208	152 445	8,0	8 945	1,64	8 247	8,5	610 085	1,66	564 900	8,0	7,37	6,87	7,3
Radiologists	905 824	3,66	467 801	4,06	861 792	431 065	6,2	20 775	3,82	20 113	3,3	1 394 400	3,79	1 312 971	6,2	16,85	15,96	5,5
Pathologists	823 485	3,32	362 187	3,15	646 013	318 293	23,0	20 242	3,72	21 240	-4,7	1 205 914	3,27	985 546	22,4	14,57	11,98	21,6
Laboratory Technologist	12 004	0,05	2 834	0,02	6 367	2 886	60,4	156	0,03	285	-45,4	14 994	0,04	9 537	57,2	0,18	0,12	56,2
Radiotherapists	234 632	0,95	71 370	0,62	203 773	86 231	5,5	6 539	1,20	6 826	-4,2	312 541	0,85	296 831	5,3	3,78	3,61	4,6
Other	226 034	0,91	140 638	1,22	359 403	148 477	-27,8	1 292	0,24	2 487	-48,1	367 964	1,00	510 366	-27,9	4,45	6,20	-28,3
DENTISTS	732 640	2,96	455 399	3,96	892 193	453 434	-11,7	24 844	4,56	22 871	8,6	1 212 883	3,29	1 368 499	-11,4	14,65	16,64	-11,9
DENTAL SPECIALISTS	135 530	0,55	78 212	0,68	144 530	74 942	-2,6	3 030	0,56	2 879	5,2	216 772	0,59	222 351	-2,5	2,62	2,70	-3,1
Maxilla Facial & Oral Surgeons	45 043	0,18	27 949	0,24	56 490	26 023	-11,5	1 363	0,25	1 114	22,4	74 355	0,20	83 626	-11,1	0,90	1,02	-11,6
Oral Pathologists	80	0,00	277	0,00	379	575	-62,6	0	0,00	1	-82,7	357	0,00	955	-62,6	0,00	0,01	-62,9
Orthodontists	73 828	0,30	41 238	0,36	70 845	39 235	4,5	1 618	0,30	1 537	5,2	116 683	0,32	111 617	4,5	1,41	1,36	3,9
Periodontists	8 744	0,04	4 206	0,04	9 015	4 406	-3,5	37	0,01	125	-70,2	12 987	0,04	13 546	-4,1	0,16	0,16	-4,7
Prosthodontists	7 836	0,03	4 542	0,04	7 801	4 704	-1,0	11	0,00	102	-89,1	12 389	0,03	12 607	-1,7	0,15	0,15	-2,3
ALLIED AND SUPPORT HEALTH PROFESSIONALS	1 306 704	5,27	626 827	5,44	1 446 659	548 584	-3,1	31 170	5,73	21 652	44,0	1 964 701	5,33	2 016 895	-2,6	23,73	24,52	-3,2
Medical Technologists	136 924	0,55	35 558	0,31	83 040	29 278	53,6	2 570	0,47	50	5 022,8	175 053	0,48	112 368	55,8	2,11	1,37	54,8
Podiatrists	5 235	0,02	5 666	0,05	6 919	2 080	21,1	197	0,04	181	8,8	11 098	0,03	9 180	20,9	0,13	0,11	20,1
Optometrists	547 945	2,21	274 976	2,39	750 497	254 504	-18,1	18 596	3,42	12 100	53,7	841 518	2,28	1 017 101	-17,3	10,17	12,36	-17,8
Physiotherapists	244 374	0,99	97 129	0,84	234 972	91 179	4,7	5 164	0,95	6 322	-18,3	346 667	0,94	332 473	4,3	4,19	4,04	3,6
Orthoptists	1 723	0,01	825	0,01	2 758	943	-31,2	809	0,15	3	29 488,3	3 357	0,01	3 704	-9,4	0,04	0,05	-9,9
Speech Therapists	31 060	0,13	21 753	0,19	28 469	15 054	21,3	595	0,11	511	16,4	53 409	0,15	44 035	21,3	0,65	0,54	20,5
Psychologists	105 462	0,43	49 877	0,43	115 211	45 590	-3,4	1 406	0,26	1 192	18,0	156 746	0,43	161 993	-3,2	1,89	1,97	-3,8
Occupational Therapy	21 223	0,09	9 349	0,08	22 778	8 991	-3,8	71	0,01	133	-46,6	30 642	0,08	31 902	-3,9	0,37	0,39	-4,5
Private Nurses	12 747	0,05	13 737	0,12	17 901	11 984	-11,4	160	0,03	215	-25,5	26 644	0,07	30 100	-11,5	0,32	0,37	-12,0
Dieticians	8 038	0,03	3 121	0,03	8 837	2 515	-1,7	131	0,02	111	18,7	11 290	0,03	11 462	-1,5	0,14	0,14	-2,1
COMPLEMENTARY MEDICINES:																		
Chiropractors & Osteopaths	17 837	0,07	3 654	0,03	19 156	2 973	-2,9	477	0,09	400	19,3	21 968	0,06	22 529	-2,5	0,27	0,27	-3,1
Homeopaths	7 891	0,03	2 635	0,02	10 960	2 576	-22,2	154	0,03	139	10,7	10 680	0,03	13 674	-21,9	0,13	0,17	-22,4
Naturopaths & Phytotherapists	182	0,00	97	0,00	4	213	28,1	-	0,00	-	0,0	278	0,00	217	28,1	0,00	0,00	27,4
Therapeutic Massage Aromatherapy & Reflexology	0	0,00	4	0,00	1	0	309,9	-	0,00	-	0,0	4	0,00	1	309,9	0,00	0,00	307,4
Ayurvedic Practitioners	147	0,00	86	0,00	1	2	6 991,7	-	0,00	-	0,0	232	0,00	3	6 991,7	0,00	0,00	6 947,8
Acupuncture & Chinese medicine	1	0,00	1	0,00	5	0	-66,9	-	0,00	-	0,0	2	0,00	5	-66,9	0,00	0,00	-67,2
Other	165 916	0,67	108 357	0,94	145 152	80 701	21,4	839	0,15	296	183,2	275 112	0,75	226 148	21,7	3,32	2,75	20,9

Analysis of risk benefits paid for the year ended 31 December 2004

	OPEN SCHEMES		RESTRICTED SCHEMES		OPEN SCHEMES	RESTRICTED SCHEMES		BARGAINING COUNCIL SCHEMES				CONSOLIDATED				PABPM		
	2004 R'000	% *of total*	2004 R'000	% *of total*	2003 R'000	2003 R'000	% Change	2004 R'000	% *of total*	2003 R'000	% Change	2004 R'000	% *of total*	2003 R'000	% Change	2004 R	2003 R	% Change
TOTAL HOSPITALS	10 929 417	44,12	4 519 608	39,26	9 074 696	3 946 352	18,6	224 135	41,18	181 586	23,4	15 673 161	42,56	13 202 634	18,7	189,34	160,49	18,0
PRIVATE HOSPITALS	9 909 179	40,00	3 970 880	34,49	8 103 130	3 499 457	19,6	213 387	39,21	176 967	20,6	14 093 446	38,27	11 779 554	19,6	170,26	143,19	18,9
Ward Fees	4 170 963	16,84	1 833 386	15,93	3 338 639	1 578 094	22,1	189 022	34,73	157 378	20,1	6 193 371	16,82	5 074 110	22,1	74,82	61,68	21,3
Theatre Fees	2 635 992	10,64	828 203	7,19	1 789 103	743 751	36,8	12 940	2,38	5 429	138,3	3 477 135	9,44	2 538 283	37,0	42,01	30,85	36,1
Consumables	1 452 902	5,86	355 951	3,09	1 572 865	390 751	-7,9	2 459	0,45	1 576	56,0	1 811 311	4,92	1 965 192	-7,8	21,88	23,89	-8,4
Medicines dispensed	1 649 323	6,66	953 340	8,28	1 402 523	786 861	18,9	8 966	1,65	12 584	-28,8	2 611 628	7,09	2 201 968	18,6	31,55	26,77	17,9
Global / per diem fee	910 134	3,67	407 685	3,54	847 411	339 638	11,0	4 276	0,79	-	N/A	1 322 096	3,59	1 187 049	11,4	15,97	14,43	10,7
PROVINCIAL HOSPITALS	110 104	0,44	141 043	1,23	124 155	107 257	8,5	6 472	1,19	4 619	40,1	257 619	0,70	236 031	9,1	3,11	2,87	8,5
Ward Fees	85 757	0,35	103 531	0,90	96 182	63 306	18,7	4 295	0,79	3 649	17,7	193 583	0,53	163 136	18,7	2,34	1,98	17,9
Theatre Fees	4 915	0,02	11 472	0,10	8 421	15 194	-30,6	987	0,18	218	352,7	17 374	0,05	23 832	-27,1	0,21	0,29	-27,6
Consumables	9 743	0,04	23 092	0,20	9 040	13 479	45,8	666	0,12	403	65,4	33 501	0,09	22 923	46,1	0,40	0,28	45,2
Medicines dispensed	9 689	0,04	2 948	0,03	10 512	15 279	-51,0	523	0,10	349	49,9	13 161	0,04	26 140	-49,7	0,16	0,32	-50,0
MEDICINES	4 011 826	16,19	2 284 526	19,84	4 781 306	2 099 523	-8,5	83 923	15,42	82 316	2,0	6 380 276	17,32	6 963 145	-8,4	77,08	84,64	-8,9
Medicines dispensed by Pharmacists	3 322 643	13,41	1 871 236	16,25	3 696 177	1 557 231	-1,1	64 355	11,82	58 516	10,0	5 258 234	14,28	5 311 925	-1,0	63,52	64,57	-1,6
Medicines dispensed by Practitioners	677 802	2,74	406 518	3,53	1 073 074	529 581	-32,3	19 514	3,59	23 753	-17,8	1 103 834	3,00	1 626 408	-32,1	13,33	19,77	-32,6
Medicines dispensed by Allied and Support Health Professionals	11 381	0,05	6 772	0,06	12 055	12 711	-26,7	54	0,01	46	17,3	18 207	0,05	24 812	-26,6	0,22	0,30	-27,1
EX-GRATIA PAYMENTS	12 053	0,05	13 732	0,12	9 732	12 481	16,1	182	0,03	2 087	-91,3	25 967	0,07	24 300	6,9	0,31	0,30	6,2
OTHER BENEFITS	501 662	2,03	435 208	3,78	444 818	570 006	-7,7	7 596	1,40	2 700	181,3	944 466	2,56	1 017 524	-7,2	11,41	12,37	-7,8
Appliances (supplied outside hospitals excl prosthesis)	80 371	0,32	57 801	0,50	113 670	42 254	-11,4	215	0,04	15	1 292,3	138 387	0,38	155 939	-11,3	1,67	1,90	-11,8
Prostheses	140 706	0,57	96 038	0,83	123 125	93 595	9,2	213	0,04	899	-76,3	236 957	0,64	217 619	8,9	2,86	2,65	8,2
Ambulance Services	52 520	0,21	11 706	0,10	47 293	9 099	13,9	1 242	0,23	923	34,5	65 468	0,18	57 315	14,2	0,79	0,70	13,5
Other	228 064	0,92	269 664	2,34	160 730	425 058	-15,0	5 926	1,09	862	587,3	503 654	1,37	586 650	-14,1	6,08	7,13	-14,7
CAPITATED PRIMARY CARE	741 400	2,99	144 999	1,26	292 388	129 290	110,2	-	0,00	2 406	-100,0	886 399	2,41	424 084	109,0	10,71	5,16	107,7
TOTAL RISK BENEFITS	24 773 338	100	11 512 432	100	23 408 869	10 611 056	6,7	544 284	100	482 536	12,8	36 830 053	100	34 502 461	6,75	444,93	419,40	6,1

Notes:

- PABPM = per average beneficiary per month

Analysis of savings benefits paid for the year ended 31 December 2004

	OPEN SCHEMES		RESTRICTED SCHEMES		OPEN SCHEMES	RESTRICTED SCHEMES		BARGAINING COUNCIL SCHEMES				CONSOLIDATED				PABPM		
	2004 R'000	% of total	2004 R'000	% of total	2003 R'000	2003 R'000	% Change	2004 R'000	% of total	2003 R'000	% Change	2004 R'000	% of total	2003 R'000	% Change	2004 R	2003 R	% Change
GENERAL PRACTITIONERS	548 431	14,87	172 476	18,06	430 783	158 098	22,4	979	100,00	275	255,8	721 885	15,55	589 156	22,5	8,72	7,16	21,8
MEDICAL SPECIALISTS	762 952	20,69	134 588	14,09	592 839	115 110	26,8	-	0,00	-	0,0	897 540	19,33	707 949	26,8	10,84	8,61	26,0
Dermatologists	18 352	0,50	4 650	0,49	15 805	4 593	12,8	-	0,00	-	0,0	23 003	0,50	20 398	12,8	0,28	0,25	12,1
Obstetrics & Gynaecologists	80 689	2,19	16 902	1,77	61 719	15 192	26,9	-	0,00	-	0,0	97 592	2,10	76 912	26,9	1,18	0,93	26,1
Pulmonologist	5 213	0,14	957	0,10	4 454	914	14,9	-	0,00	-	0,0	6 170	0,13	5 368	14,9	0,07	0,07	14,2
Physicians	37 099	1,01	8 644	0,90	28 705	8 620	22,6	-	0,00	-	0,0	45 743	0,99	37 325	22,6	0,55	0,45	21,8
Gastroenterologist	3 958	0,11	782	0,08	3 073	635	27,8	-	0,00	-	0,0	4 740	0,10	3 708	27,8	0,06	0,05	27,0
Neurologists	9 183	0,25	2 051	0,21	7 207	1 842	24,1	-	0,00	-	0,0	11 235	0,24	9 050	24,1	0,14	0,11	23,4
Cardiologist	22 609	0,61	4 442	0,47	18 110	4 009	22,3	-	0,00	-	0,0	27 051	0,58	22 119	22,3	0,33	0,27	21,5
Psychiatrists	12 850	0,35	2 586	0,27	11 928	2 609	6,2	-	0,00	-	0,0	15 436	0,33	14 536	6,2	0,19	0,18	5,5
Medical Oncologist	1 020	0,03	225	0,02	817	268	14,7	-	0,00	-	0,0	1 245	0,03	1 085	14,7	0,02	0,01	14,0
Neuro-surgeons	4 324	0,12	1 455	0,15	3 071	1 235	34,2	-	0,00	-	0,0	5 779	0,12	4 306	34,2	0,07	0,05	33,4
Nuclear Medicine	4 177	0,11	285	0,03	3 645	222	15,4	-	0,00	-	0,0	4 462	0,10	3 866	15,4	0,05	0,05	14,7
Ophthalmologists	29 530	0,80	7 890	0,83	24 723	7 590	15,8	-	0,00	-	0,0	37 419	0,81	32 313	15,8	0,45	0,39	15,1
Orthopaedic Surgeons	18 773	0,51	5 501	0,58	14 357	4 979	25,5	-	0,00	-	0,0	24 275	0,52	19 336	25,5	0,29	0,24	24,8
Otorhinolaryngologists	15 823	0,43	3 908	0,41	13 222	3 726	16,4	-	0,00	-	0,0	19 731	0,42	16 948	16,4	0,24	0,21	15,7
Paediatricians	38 899	1,05	9 048	0,95	29 828	8 371	25,5	-	0,00	-	0,0	47 947	1,03	38 200	25,5	0,58	0,46	24,7
Paediatric Cardiologist	1 574	0,04	219	0,02	1 152	204	32,2	-	0,00	-	0,0	1 793	0,04	1 357	32,2	0,02	0,02	31,4
Specialists in Physical Medicine	232	0,01	73	0,01	212	67	8,9	-	0,00	-	0,0	305	0,01	280	8,9	0,00	0,00	8,2
Plastic & Reconstructive Surgeons	3 610	0,10	932	0,10	2 909	824	21,7	-	0,00	-	0,0	4 542	0,10	3 733	21,7	0,05	0,05	20,9
Surgeons	17 063	0,46	4 394	0,46	11 476	3 890	39,6	-	0,00	-	0,0	21 457	0,46	15 366	39,6	0,26	0,19	38,8
Thoracic Surgeons	927	0,03	332	0,03	570	227	57,9	-	0,00	-	0,0	1 259	0,03	798	57,9	0,02	0,01	56,9
Urologists	12 861	0,35	3 164	0,33	10 231	2 758	23,4	-	0,00	-	0,0	16 025	0,35	12 989	23,4	0,19	0,16	22,6
CLINICAL SUPPORT SPECIALISTS																		
Anaesthetists	10 164	0,28	3 003	0,31	3 482	1 867	146,2	-	0,00	-	0,0	13 168	0,28	5 349	146,2	0,16	0,07	144,7
Radiologists	172 974	4,69	22 049	2,31	130 202	15 868	33,5	-	0,00	-	0,0	195 022	4,20	146 070	33,5	2,36	1,78	32,7
Pathologists	232 591	6,31	29 920	3,13	186 161	23 825	25,0	-	0,00	-	0,0	262 511	5,65	209 986	25,0	3,17	2,55	24,2
Laboratory Technologist	31	0,00	41	0,00	115	10	-41,8	-	0,00	-	0,0	73	0,00	125	-41,8	0,00	0,00	-42,2
Radiotherapists	2 234	0,06	410	0,04	1 912	444	12,2	-	0,00	-	0,0	2 644	0,06	2 356	12,2	0,03	0,03	11,5
Other	6 191	0,17	724	0,08	3 753	320	69,8	-	0,00	-	0,0	6 915	0,15	4 073	69,8	0,08	0,05	68,7
DENTISTS	396 622	10,76	70 554	7,39	343 221	60 864	15,6	-	0,00	-	0,0	467 176	10,06	404 085	15,6	5,64	4,91	14,9
DENTAL SPECIALISTS	76 309	2,07	12 448	1,30	60 121	11 525	23,9	-	0,00	-	0,0	88 756	1,91	71 646	23,9	1,07	0,87	23,1
Maxilla Facial & Oral Surgeons	15 091	0,41	1 978	0,21	10 717	1 890	35,4	-	0,00	-	0,0	17 069	0,37	12 607	35,4	0,21	0,15	34,6
Oral Pathologists	23	0,00	1	0,00	24	36	-59,6	-	0,00	-	0,0	24	0,00	60	-59,6	0,00	0,00	-59,8
Orthodontists	49 464	1,34	8 443	0,88	38 909	7 697	24,2	-	0,00	-	0,0	57 907	1,25	46 606	24,2	0,70	0,57	23,5
Periodontists	7 076	0,19	975	0,10	6 120	1 083	11,8	-	0,00	-	0,0	8 051	0,17	7 203	11,8	0,10	0,09	11,1
Prosthodontists	4 654	0,13	1 051	0,11	4 351	819	10,4	-	0,00	-	0,0	5 706	0,12	5 170	10,4	0,07	0,06	9,7
ALLIED AND SUPPORT HEALTH PROFESSIONALS	616 863	16,73	155 574	16,29	513 910	142 842	17,6	-	0,00	-	0,0	772 436	16,63	656 753	17,6	9,33	7,98	16,9
Medical Technologists	5 640	0,15	601	0,06	1 214	545	254,9	-	0,00	-	0,0	6 242	0,13	1 759	254,9	0,08	0,02	252,7
Podiatrists	5 106	0,14	1 311	0,14	4 280	1 243	16,2	-	0,00	-	0,0	6 418	0,14	5 523	16,2	0,08	0,07	15,5
Optometrists	423 801	11,49	112 402	11,77	355 300	104 662	16,6	-	0,00	-	0,0	536 202	11,55	459 961	16,6	6,48	5,59	15,9
Physiotherapists	69 340	1,88	18 731	1,96	57 672	16 804	18,3	-	0,00	-	0,0	88 071	1,90	74 476	18,3	1,06	0,91	17,5
Orthoptists	151	0,00	16	0,00	102	17	40,6	-	0,00	-	0,0	167	0,00	119	40,6	0,00	0,00	39,7
Speech Therapists	13 526	0,37	1 907	0,20	11 566	1 857	15,0	-	0,00	-	0,0	15 434	0,33	13 424	15,0	0,19	0,16	14,3
Psychologists	48 244	1,31	7 444	0,78	45 334	7 553	5,3	-	0,00	-	0,0	55 688	1,20	52 888	5,3	0,67	0,64	4,6
Occupational Therapy	12 035	0,33	2 403	0,25	10 563	2 413	11,3	-	0,00	-	0,0	14 438	0,31	12 976	11,3	0,17	0,16	10,6
Private Nurses	2 407	0,07	544	0,06	2 549	729	-10,0	-	0,00	-	0,0	2 951	0,06	3 278	-10,0	0,04	0,04	-10,5
Dieticians	3 887	0,11	1 239	0,13	3 191	1 119	18,9	-	0,00	-	0,0	5 126	0,11	4 310	18,9	0,06	0,05	18,2
Chiropractors & Osteopaths	9 948	0,27	2 630	0,28	7 625	2 324	26,4	-	0,00	-	0,0	12 578	0,27	9 949	26,4	0,15	0,12	25,6
Homeopaths	6 240	0,17	1 439	0,15	5 346	2 218	1,5	-	0,00	-	0,0	7 678	0,17	7 564	1,5	0,09	0,09	0,9
Naturopaths & Phytotherapists	2	0,00	3	0,00	-	-	N/A	-	0,00	-	0,0	5	0,00	-	N/A	0,00	0,00	N/A
Therapeutic Massage Aromatherapy & Reflexology	9	0,00	4	0,00	4	5	37,1	-	0,00	-	0,0	13	0,00	9	37,1	0,00	0,00	36,3
Ayurvedic Practitioners	2	0,00	0	0,00	1	1	76,6	-	0,00	-	0,0	2	0,00	1	76,6	0,00	0,00	75,5
Acupuncture & Chinese medicine	0	0,00	0	0,00	-	-	N/A	-	0,00	-	0,0	0	0,00	-	N/A	0,00	0,00	N/A
Other	16 523	0,45	4 899	0,51	9 163	1 353	103,7	-	0,00	-	0,0	21 421	0,46	10 516	103,7	0,26	0,13	102,4

Analysis of savings benefits paid for the year ended 31 December 2004

	OPEN SCHEMES		RESTRICTED SCHEMES		OPEN SCHEMES	RESTRICTED SCHEMES		BARGAINING COUNCIL SCHEMES				CONSOLIDATED				PABPM		
	2004 R'000	% *of total*	2004 R'000	% *of total*	2003 R'000	2003 R'000	% Change	2004 R'000	% *of total*	2003 R'000	% Change	2004 R'000	% *of total*	2003 R'000	% Change	2004 R	2003 R	% Change
TOTAL HOSPITALS	60 421	1,64	10 390	1,09	30 624	50 087	-12,3	-	0,00	-	0,0	70 812	1,52	80 710	-12,3	0,86	0,98	-12,8
PRIVATE HOSPITALS	57 755	1,57	8 768	0,92	28 277	39 673	-2,1	-	0,00	-	0,0	66 523	1,43	67 950	-2,1	0,80	0,83	-2,7
Ward Fees	10 020	0,27	1 918	0,20	6 837	7 951	-19,3	-	0,00	-	0,0	11 938	0,26	14 788	-19,3	0,14	0,18	-19,8
Theatre Fees	30 864	0,84	1 653	0,17	12 136	4 944	90,4	-	0,00	-	0,0	32 517	0,70	17 080	90,4	0,39	0,21	89,2
Consumables	8 032	0,22	1 494	0,16	2 047	10 248	-22,5	-	0,00	-	0,0	9 526	0,21	12 295	-22,5	0,12	0,15	-23,0
Medicines dispensed	8 840	0,24	3 702	0,39	7 257	16 530	-47,3	-	0,00	-	0,0	12 542	0,27	23 787	-47,3	0,15	0,29	-47,6
Global / per diem fee	-	0,00	-	0,00	-	-	0,0	-	0,00	-	0,0	-	0,00	-	0,0	0,00	0,00	0,0
PROVINCIAL HOSPITALS	2 666	0,07	1 623	0,17	2 347	10 413	-66,4	-	0,00	-	0,0	4 289	0,09	12 761	-66,4	0,05	0,16	-66,6
Ward Fees	2 201	0,06	1 394	0,15	1 783	328	70,3	-	0,00	-	0,0	3 596	0,08	2 111	70,3	0,04	0,03	69,3
Theatre Fees	67	0,00	27	0,00	74	23	-3,1	-	0,00	-	0,0	94	0,00	97	-3,1	0,00	0,00	-3,7
Consumables	198	0,01	117	0,01	357	9 561	-96,8	-	0,00	-	0,0	316	0,01	9 918	-96,8	0,00	0,12	-96,8
Medicines dispensed	199	0,01	85	0,01	133	501	-55,2	-	0,00	-	0,0	284	0,01	634	-55,2	0,00	0,01	-55,5
MEDICINES	1 189 299	32,25	389 775	40,80	1 282 957	370 992	-4,5	-	0,00	-	0,0	1 579 074	34,01	1 653 949	-4,5	19,08	20,10	-5,1
Medicines dispensed by Pharmacists	1 011 285	27,43	329 685	34,51	1 153 182	282 203	-6,6	-	0,00	-	0,0	1 340 970	28,88	1 435 385	-6,6	16,20	17,45	-7,2
Medicines dispensed by Practitioners	174 256	4,73	58 587	6,13	123 997	86 987	10,4	-	0,00	-	0,0	232 843	5,01	210 984	10,4	2,81	2,56	9,7
Medicines dispensed by Allied and Support Health Professionals	3 758	0,10	1 502	0,16	5 778	1 802	-30,6	-	0,00	-	0,0	5 260	0,11	7 580	-30,6	0,06	0,09	-31,0
EX-GRATIA PAYMENTS	31	0,00	17	0,00	12	3	208,5	-	0,00	-	0,0	48	0,00	16	208,5	0,00	0,00	206,6
OTHER BENEFITS	36 309	0,98	9 448	0,99	22 721	7 657	50,6	-	0,00	-	0,0	45 758	0,99	30 378	50,6	0,55	0,37	49,7
Appliances (supplied outside hospitals excl prosthesis)	28 017	0,76	2 202	0,23	17 000	2 303	56,6	-	0,00	-	0,0	30 219	0,65	19 303	56,6	0,37	0,23	55,6
Prostheses	1 035	0,03	1 391	0,15	1 775	1 212	-18,8	-	0,00	-	0,0	2 426	0,05	2 987	-18,8	0,03	0,04	-19,3
Ambulance Services	77	0,00	126	0,01	35	154	7,8	-	0,00	-	0,0	204	0,00	189	7,8	0,00	0,00	7,1
Other	7 180	0,19	5 729	0,60	3 911	3 989	63,4	-	0,00	-	0,0	12 909	0,28	7 899	63,4	0,16	0,10	62,4
CAPITATED PRIMARY CARE	-	0,00	-	0,00	-	-	0,0	-	0,00	-	0,0	-	0,00	-	0,0	0,00	0,00	0,0
TOTAL SAVINGS BENEFITS	3 687 237	100	955 270	100	3 277 189	917 178	10,7	979	100	275	255,8	4 643 485	100	4 194 642	10,70	56,10	50,99	10,0

Notes:

- Global / per diem hospital fee and capitated primary care are not applicable in this schedule
- PABPM = per average beneficiary per month

Detailed financial results: registered schemes for the year ended 31 December 2004

Ref. No.	Name of Medical Scheme	Members	Beneficiaries	No. of Dependants per Member	Gross Contributions		Gross Administration Expenses (RISK +PMSA)			Managed Care: Management Services			Broker Fees	Nett Reinsurance Results	Nett Claims Incurred: Nett Contributions	Gross Underwriting Results	Nett Underwriting Results	Surplus/ (Deficit) from Operations	Nett Surplus/ (Deficit)	Nett Assets (Members Funds per BS)	Nett Assets per Regulation 29	Solvency Ratio	
		31/12/04	31/12/04		R'000	PABPM R	R'000	As % of GCI	PABPM R	R'000	As % of GCI	PABPM R	R'000	R'000	%	R'000	R'000	R'000	R'000	R'000	R'000	%	
REGISTERED SCHEMES – OPEN																							
1589	Baymed	1 003	4 003	2,99	3 009	63	390	12,96	8	-	0,00	-	60	-	96,04	119	(331)	(331)	(331)	(331)	(331)	-10,99	i
1252	Bestmed Medical Scheme	29 710	82 284	1,77	644 428	677	60 112	9,33	63	7 775	1,21	8	11 842	-	67,91	159 978	80 249	74 754	92 148	206 012	206 012	31,97	
1512	Bonitas Medical Aid Fund	206 175	527 575	1,58	3 883 967	573	289 538	7,45	43	135 157	3,48	20	61 312	-	78,04	838 340	352 333	333 186	444 020	1 423 390	1 208 443	31,11	
1034	Cape Medical Plan	5 464	12 030	1,18	65 736	509	16 225	24,68	126	-	0,00	-	25	-	106,99	(4 131)	(20 381)	(20 265)	(9 424)	148 956	122 762	186,75	
1048	Commercial and Industrial Medical Aid Society (CIMAS)	2 899	7 582	1,62	81 480	894	8 168	10,02	90	2 451	3,01	27	994	963	90,35	7 790	(2 860)	(3 155)	5 116	116 427	107 638	132,10	
1552	Community Medical Aid Scheme (COMMED)	11 362	31 570	1,83	222 459	572	37 856	17,02	97	3 890	1,75	10	1 753	-	79,18	46 317	2 817	1 262	13 080	144 189	127 869	57,48	b
1491	Compcare Medical Scheme	11 123	27 748	1,54	265 498	747	28 324	10,67	80	6 826	2,57	19	6 130	-	77,92	55 681	14 401	15 094	23 336	100 970	98 648	37,16	
1125	Discovery Health Medical Scheme	659 285	1 564 874	1,38	12 965 892	715	1 535 728	11,84	85	319 549	2,46	18	317 262	(4727)	68,67	3 323 070	1 145 803	1 125 562	1 403 477	3 067 443	3 062 851	23,62	
1596	Eclipse Medical Scheme	462	1 023	1,23	2 162	375	219	10,11	38	-	0,00	-	64	-	85,13	309	26	26	47	47	47	2,19	i
1202	Fedhealth	58 948	142 247	1,44	1 150 211	681	140 511	12,22	83	23 528	2,05	14	25 678	-	79,91	185 649	(4 067)	(2 608)	43 281	307 940	296 465	25,77	
1501	Free State Medical Aid Scheme	121	329	1,72	2 017	483	240	11,90	58	-	0,00	-	-	-	91,88	147	(93)	(93)	38	965	965	47,84	
1554	Genesis Medical Scheme	8 687	26 588	2,10	104 085	382	17 064	16,39	63	-	0,00	-	1 748	-	74,64	21 734	2 922	2 922	8 826	60 320	60 320	57,95	
1561	Gen-Health Medical Scheme	6 716	16 856	1,48	81 733	457	20 529	25,12	115	-	0,00	-	2 740	-	63,48	25 349	2 080	(1 705)	950	46 231	46 231	56,56	
1162	Global Health	24 735	57 665	1,40	478 171	639	47 423	9,92	63	9 076	1,90	12	1 380	-	91,86	32 149	(25 731)	(26 200)	(4 762)	100 846	98 556	20,61	
1466	Good Hope Medical Aid Society	3 250	10 393	2,30	26 751	211	2 948	11,02	23	235	0,88	2	421	-	89,41	2 834	(769)	(945)	1 502	34 163	33 924	126,81	
1537	Hosmed Medical Aid Scheme	35 515	132 992	2,88	597 727	379	67 829	11,35	43	23 907	4,00	15	3 110	202	83,56	98 282	3 638	(6 132)	9 486	182 218	182 218	30,49	a
1577	Ingwe Health Plan	19 752	33 228	0,80	132 539	368	18 840	14,21	52	16 019	12,09	44	3 838	-	75,72	31 881	(6 815)	(6 783)	(1 988)	42 807	42 807	32,30	
1556	KwaZulu-Natal Medical Aid Scheme	4 399	16 998	2,85	65 668	360	13 597	20,71	75	1 637	2,49	9	2 103	-	79,65	13 364	(3 973)	(6 201)	(355)	73 402	68 084	103,68	
1576	Liberty Medical Scheme	41 495	94 833	1,30	764 819	667	72 165	9,44	63	34 155	4,47	30	9 222	-	70,94	185 337	69 795	72 486	86 490	165 209	158 948	20,78	
1536	Lifemed Medical Scheme	3 318	8 851	1,67	91 063	847	9 367	10,29	87	2 277	2,50	21	1 813	-	82,54	15 895	2 438	2 420	4 182	32 150	30 007	32,95	
1142	Medical Expenses Distribution Society (MEDS)	10 892	22 531	1,09	221 074	767	23 454	10,61	81	4 802	2,17	17	2 533	-	83,62	35 010	4 221	4 115	10 447	97 510	83 817	37,91	
1549	Medicover 2000	37 911	102 737	1,70	574 760	506	45 648	7,94	40	10 068	1,75	9	14 297	-	76,52	113 562	43 549	41 711	79 808	495 226	494 601	86,05	
1149	Medihelp	105 662	197 540	0,86	2 636 709	1 108	201 506	7,64	85	36 742	1,39	15	12 982	-	88,68	286 125	34 895	36 299	75 762	502 665	495 544	27,12	d
1506	Medimed Medical Scheme	4 721	12 724	1,70	70 291	466	6 209	8,83	41	394	0,56	3	-	-	72,64	16 437	9 834	9 834	11 944	31 806	31 806	45,25	
1140	Medshield Medical Scheme	75 418	199 070	1,72	1 365 338	521	234 377	17,17	90	47 807	3,50	18	44 488	-	58,26	495 624	186 912	176 077	236 450	553 207	553 207	40,52	
1021	Meridian Health	1 878	4 289	1,27	54 040	862	4 136	7,65	66	1 463	2,71	23	950	17	78,16	9 406	2 874	2 739	10 228	45 468	38 670	71,56	
1087	Munimed	46 227	119 484	1,59	1 012 616	721	88 777	8,77	63	27 621	2,73	20	27 238	-	87,43	122 569	(21 067)	(23 811)	4 709	124 653	106 633	10,53	
1148	Myhealth Medical Scheme	0	-	1,07	72 788	355	8 904	12,23	43	1 651	2,27	8	1 066	-	77,71	15 351	3 730	2 866	4 634	(0)	(0)	-	j
1166	National Independent Medical Aid Society (NIMAS)	15 580	36 698	1,37	258 935	605	18 551	7,16	43	233	0,09	1	2 594	-	88,61	28 054	6 771	6 631	12 812	53 456	52 619	20,32	
1167	National Medical Plan (NMP)	62 354	141 748	1,28	1 292 193	745	101 195	7,83	58	57 393	4,44	33	19 910	-	83,72	168 623	(9 876)	(9 599)	37 953	298 782	280 193	21,68	
1170	NBC Medical Scheme	7 265	17 519	1,42	206 886	945	22 030	10,65	101	3 214	1,55	15	2 957	-	80,57	37 158	8 958	8 730	9 218	36 769	36 769	17,77	
1139	Omnihealth	13 886	34 811	1,64	380 375	685	43 650	11,48	79	3 183	0,84	6	8 160	-	90,67	31 727	(23 265)	(26 634)	(12 426)	43	(693)	-0,18	
1560	Openplan Medical Scheme	18 394	41 933	1,29	362 027	681	37 680	10,41	71	8 217	2,27	15	7 297	-	86,03	45 466	(7 729)	(7 176)	10 092	161 015	158 171	43,69	
1215	Oxygen	81 041	200 498	1,45	945 999	476	118 687	12,55	60	22 446	2,37	11	26 064	-	84,95	132 095	(35 101)	(36 020)	(9 647)	161 776	153 832	16,26	
1587	Pathfinder Medical Scheme	2 194	4 862	0,98	12 298	408	3 206	26,07	106	375	3,05	12	327	-	59,94	4 304	396	27	33	33	33	0,27	f
1546	Pharos Medical Plan	7 571	18 762	1,52	133 279	624	21 161	15,88	99	2 644	1,98	12	1 586	-	79,94	26 298	906	906	3 156	20 443	20 443	15,34	
1454	Pro Sano Medical Scheme	43 071	116 414	1,71	855 021	610	81 033	9,48	58	14 869	1,74	11	2 248	-	92,50	50 288	(47 863)	(45 396)	21 831	377 257	372 864	43,61	
1196	Protea Medical Aid Society	1 809	3 132	0,74	38 134	994	4 180	10,96	109	737	1,93	19	147	-	97,76	791	(4 272)	(4 068)	(2 319)	19 685	19 544	51,25	
1285	Protector Health	22 177	70 356	1,69	566 492	556	50 282	8,88	49	6 641	1,17	7	9 855	-	90,98	48 861	(17 917)	(20 860)	(20 620)	119	(3 849)	-0,68	
1595	Pulz Medical Scheme	8 421	19 019	1,26	91 402	565	13 780	15,08	85	206	0,23	1	2 786	(4892)	57,73	32 681	11 017	10 684	11 719	12 842	12 842	14,05	h
1575	Resolution Health Medical Scheme	30 137	76 819	1,54	385 918	478	100 088	25,94	124	14 062	3,64	17	9 064	-	54,97	159 531	36 317	35 431	41 134	95 622	95 622	24,78	
1446	Selfmed Medical Scheme	13 522	32 138	1,40	259 059	648	26 581	10,26	67	6 316	2,44	16	2 930	-	82,56	41 914	6 087	6 049	25 501	117 630	116 706	45,05	
1486	Sizwe Medical Fund	58 253	153 728	1,66	1 187 572	631	124 696	10,50	66	36 696	3,09	20	8 669	-	70,10	354 362	184 301	169 408	189 908	414 570	399 204	33,62	
1141	Spectramed	68 302	200 224	1,97	1 030 648	487	114 717	11,13	54	21 759	2,11	10	27 783	-	68,16	307 315	143 056	149 926	167 488	265 214	265 214	25,73	
1464	Suremed Health	2 869	7 269	1,44	49 119	592	7 694	15,66	93	841	1,71	10	1 526	(199)	69,93	14 717	4 457	3 123	4025	8 357	8 357	17,01	
1147	Telemed	24 847	58 724	1,38	676 967	940	35 139	5,19	49	8 799	1,30	12	1 597	-	95,10	32 920	(12 616)	(10 018)	10 572	164 260	159 759	23,60	

Detailed financial results: registered schemes for the year ended 31 December 2004

Ref. No.	Name of Medical Scheme	Members	Beneficiaries	No. of Dependants per Member	Gross Contributions		Gross Administration Expenses (RISK +PMSA)			Managed Care: Management Services			Broker Fees	Nett Reinsurance Results	Nett Claims Incurred: Nett Contributions	Gross Underwriting Results	Nett Underwriting Results	Surplus/ (Deficit) from Operations	Nett Surplus/ (Deficit)	Nett Assets (Members Funds per BS)	Nett Assets per Regulation 29	Solvency Ratio	
		31/12/04	31/12/04		R'000	PABPM R	R'000	As % of GCI	PABPM R	R'000	As % of GCI	PABPM R	R'000	R'000	%	R'000	R'000	R'000	R'000	R'000	R'000	%	
1592	Thebemed	1 395	3 197	1,04	9 290	289	1 279	13,76	40	361	3,89	11	258	-	61,87	3 542	1 644	1 557	1 631	1 898	1 898	20,43	g
1422	Topmed Medical Scheme	14 821	35 083	1,38	327 374	757	29 151	8,90	67	4 462	1,36	10	7 124	-	80,64	55 645	14 908	15 252	27 865	124 447	124 447	38,01	
1586	X-Press Care Medical Scheme	9 306	24 325	1,68	122 228	395	17 634	14,43	57	2 793	2,28	9	3 986	-	78,70	25 323	911	(424)	424	14 079	14 079	11,52	f
SUB-TOTAL – Registered Open Schemes		1 924 343	4 755 303	1,47	36 828 247	651	3 972 499	10,79	70	933 274	2,53	16	701 918	(8 636)	76,19	7 735 792	2 137 519	2 050 654	3 083 447	10 452 182	10 044 795	27,94	
REGISTERED SCHEMES – RESTRICTED																							
1553	ABI Medical Scheme	1 674	4 075	1,48	45 620	930	2 216	4,86	45	1 176	2,58	24	-	-	72,73	9 330	5 939	5 990	8 599	28 365	28 365	62,18	
1005	AECI Medical Aid Society	7 984	18 533	1,35	180 927	785	11 996	6,63	52	4 439	2,45	19	-	-	97,11	5 097	(11 339)	(11 498)	10 125	106 823	80 121	44,28	
1567	Afrox Medical Aid Society	8 637	21 168	1,47	156 978	636	9 414	6,00	38	1 396	0,89	6	-	-	82,10	25 138	14 329	13 807	18 499	52 027	48 391	30,83	
1456	Alliance Midmed Medical Scheme	1 696	4 658	1,75	42 384	770	3 534	8,34	64	-	0,00	-	-	-	62,24	12 251	8 717	8 776	10 206	26 655	26 655	62,89	
1534	Altron Medical Aid Scheme	6 178	14 369	1,32	129 607	764	12 374	9,55	73	1 270	0,98	7	-	-	84,85	14 483	839	165	6 109	51 666	47 362	36,54	
1012	Anglo American Corporation Medical Scheme (AACMED)	11 803	30 160	1,56	293 723	805	21 591	7,35	59	281	0,10	1	-	-	82,10	41 932	20 061	20 219	254 233	943 432	723 740	246,40	
1503	Anglogold Medical Scheme (Goldmed)	0	-	1,34	83 604	273	775	0,93	3	-	0,00	-	-	-	119,95	(16 675)	(17 449)	(17 467)	-	-	-	-	k
1571	Anglovaal Group Medical Scheme	4 809	10 830	1,30	113 505	793	10 745	9,47	75	335	0,30	2	-	-	78,69	18 196	7 116	7 285	12 147	91 816	80 312	70,76	
1013	Aranda Medical Scheme	895	1 911	1,13	15 483	689	1 459	9,43	65	44	0,29	2	-	-	69,64	4 700	3 196	3 196	3 717	8 909	8 909	57,54	
1279	Bankmed	83 835	175 018	1,11	1 454 019	697	95 809	6,59	46	55 438	3,81	27	-	-	91,07	104 365	(46 882)	(47 268)	87 598	565 052	542 639	37,32	
1507	Barloworld Medical Scheme	6 890	15 567	1,27	174 104	920	8 564	4,92	45	4 583	2,63	24	-	-	95,90	7 143	(6 004)	(5 918)	1 826	89 520	89 520	51,42	
1089	Billmed Medical Scheme	0	-	0,99	24 787	625	1 472	5,94	37	261	1,05	7	-	-	80,30	4 883	3 151	3 007	4 640	-	-	-	l
1115	Biz Health Medical Scheme	1 135	1 936	0,72	36 455	1 469	3 209	8,80	129	614	1,68	25	-	-	95,13	1 709	(2 115)	(2 372)	(32)	20 767	20 277	55,62	
1526	BMW Employees Medical Aid Society	2 626	7 703	1,93	60 118	652	3 235	5,38	35	1 627	2,71	18	-	-	83,33	10 023	5 160	5 145	9 421	52 455	52 241	86,90	
1237	BPSA Medical Scheme	2 602	6 386	1,46	41 705	549	2 928	7,02	39	700	1,68	9	-	-	115,62	(6 516)	(10 144)	(10 149)	3 517	35 721	31 537	75,62	
1590	Building & Construction Industry Medical Aid Fund	4 665	11 440	1,37	29 926	234	3 664	12,24	29	273	0,91	2	-	-	72,79	8 144	4 207	4 207	5 521	20 118	19 731	65,93	f
1593	Built Environment Professional Associations Medical Scheme (BEPS)	1 287	3 238	1,53	23 929	646	2 606	10,89	70	-	0,00	-	713	(115)	84,97	2 879	(555)	(576)	(424)	646	646	2,70	g
1158	Cawmed Medical Scheme	426	569	0,34	5 985	847	943	15,76	134	-	0,00	-	-	-	207,60	(6 440)	(7 383)	(7 383)	(4 758)	35 431	35 431	591,99	
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	18 676	33 597	0,79	331 338	822	37 819	11,41	94	5 581	1,68	14	-	-	82,24	53 638	10 238	10 690	24 532	132 306	120 850	36,47	
1521	Clicks Group Medical Scheme	2 277	4 905	1,15	19 556	338	2 672	13,66	46	489	2,50	8	-	-	94,53	1 022	(2 140)	(2 484)	(1 836)	6 083	6 083	31,10	
1570	CSIR Medical Scheme	2 879	6 365	1,22	59 715	772	7 078	11,85	92	502	0,84	6	-	-	77,60	10 608	3 029	3 039	4 962	15 041	15 041	25,19	
1039	DCMed Medical Aid Fund	4 341	11 052	1,52	80 991	616	4 551	5,62	35	2 928	3,62	22	-	-	79,96	16 233	8 753	8 753	11 951	35 591	34 375	42,44	
1068	De Beers Benefit Society	10 126	26 229	1,60	217 790	693	17 567	8,07	56	851	0,39	3	-	-	81,72	39 812	21 394	21 392	37 403	182 807	182 807	83,94	
1484	Edcon Medical Aid Scheme	3 363	6 922	1,06	57 443	702	6 869	11,96	84	-	0,00	-	-	198	74,54	12 324	5 653	5 490	8 302	22 475	22 343	38,89	
1513	Ellerines Holdings Medical Aid Society	634	1 685	1,69	13 539	654	741	5,48	36	177	1,31	9	-	-	77,01	3 112	2 193	2 191	2 985	11 788	11 788	87,07	
1572	Engen Medical Benefit Fund	3 017	7 624	1,56	73 305	776	3 423	4,67	36	1 054	1,44	11	-	-	80,39	12 937	8 461	8 418	11 504	42 352	42 325	57,74	
1585	Eyethumed Medical Scheme	4 703	9 940	1,11	32 116	271	5 913	18,41	50	520	1,62	4	-	-	72,17	8 913	2 480	2 278	4 071	21 489	21 483	66,89	e
1271	Fishing Industry Medical Scheme (Fishmed)	1 359	3 479	1,52	3 588	82	859	23,94	20	24	0,67	1	-	-	53,39	1 672	789	660	859	3 298	3 289	91,69	
1086	Food Workers Medical Benefit Fund	11 566	15 901	0,54	12 439	75	2 438	19,60	15	-	0,00	-	-	-	51,51	6 032	3 594	3 594	5 515	29 564	26 037	209,31	
1578	Foschini Group Medical Aid Scheme	2 273	4 679	1,06	36 719	647	2 197	5,98	39	917	2,50	16	-	-	76,55	8 609	5 495	5 498	7 709	28 660	28 660	78,05	
1082	G5Med	2 336	5 679	1,47	64 333	910	4 224	6,57	60	1 452	2,26	21	-	-	79,42	10 959	5 284	5 290	7 100	43 001	40 047	62,25	
1270	Golden Arrow Employees Medical Benefit Fund	2 271	6 303	1,76	21 185	280	1 996	9,42	26	2 038	9,62	27	-	-	70,75	6 197	2 162	2 036	2 413	7 878	7 843	37,02	

Detailed financial results: registered schemes for the year ended 31 December 2004

Ref. No.	Name of Medical Scheme	Members	Beneficiaries	No. of Dependants per Member	Gross Contributions		Gross Administration Expenses (RISK +PMSA)			Managed Care: Management Services			Broker Fees	Nett Reinsurance Results	Nett Claims Incurred: Nett Contributions	Gross Underwriting Results	Nett Underwriting Results	Surplus/ (Deficit) from Operations	Nett Surplus/ (Deficit)	Nett Assets (Members Funds per BS)	Nett Assets per Regulation 29	Solvency Ratio	
		31/12/04	31/12/04		R'000	PABPMR	R'000	As % of GCI	PABPMR	R'000	As % of GCI	PABPMR	R'000	R'000	%	R'000	R'000	R'000	R'000	R'000	R'000	%	
1523	Grintek Electronics Medical Aid Scheme	1 082	2831	1,58	25 244	734	2065	8,18	60	300	1,19	9	-	87	79,32	4809	2530	2470	4559	26099	26017	103,06	
1487	Holcim South Africa Medical Scheme	1 316	3227	1,44	33 005	854	2515	7,62	65	347	1,05	9	-	-	98,13	468	(2394)	(2416)	(682)	16158	15823	47,94	
1111	IBM (SA) Medical Aid Society	1 742	4240	1,44	32 366	621	4317	13,34	83	-	0,00	-	-	-	87,18	3573	(744)	(800)	1768	10685	10685	33,01	
1591	Impala Medical Plan	4594	11252	1,49	21 969	166	466	2,12	4	-	0,00	-	-	-	97,20	615	150	150	1532	4515	4515	20,55	g
1559	Imperial Group Medical Scheme	5086	12780	1,51	107 359	720	6774	6,31	45	1259	1,17	8	-	-	78,08	22712	14679	13733	18145	77338	69968	65,17	
1121	Klerksdorp Medical Benefit Society (KDM)	6788	16285	1,40	141 894	708	8040	5,67	40	-	0,00	-	-	-	104,37	(14558)	(22598)	(23108)	(5561)	59646	44422	31,31	
1145	Lamaf Medical Scheme	17339	34593	1,01	484291	1125	35913	7,42	83	7837	1,62	18	-	-	83,54	68776	25027	21540	32192	136448	134341	27,74	
1197	Libcare Medical Scheme	4480	10694	1,38	101 813	764	7346	7,21	55	2734	2,69	21	-	-	74,05	19804	9724	10830	17403	107218	100851	99,05	
1547	Malcor Medical Scheme	3769	9144	1,43	80 632	739	4880	6,05	45	974	1,21	9	-	2668	103,96	(3143)	(6329)	(6329)	(458)	38515	33874	42,01	
1042	Mascom Medical Scheme	899	1469	0,64	25 081	1378	1154	4,60	63	-	0,00	-	-	-	95,65	858	(296)	(296)	1858	23369	16034	63,93	
1495	Massmart Health Plan	1596	3556	1,22	35 488	823	1992	5,61	46	837	2,36	19	-	-	70,13	8742	5912	5900	6953	18976	17405	49,05	
1588	MEDCOR	36927	99328	1,71	859731	690	43857	5,10	35	11497	1,34	9	-	-	65,20	299167	243813	131760	150002	194711	194711	22,65	f
1548	Medipos Medical Scheme	9747	21775	1,22	187 131	727	11142	5,95	43	6175	3,30	24	-	-	100,50	(730)	(18046)	(17335)	45854	500916	406565	217,26	
1568	Medisense Medical Scheme	7077	16780	1,38	153 520	732	13895	9,05	66	1421	0,93	7	-	-	65,20	40221	24906	25108	33663	65571	97790	63,70	c
1535	Metrocare	2430	6570	1,73	64827	780	2956	4,56	36	1220	1,88	15	-	-	81,61	11919	7744	7741	16402	63527	61505	94,88	
1105	Metropolitan Medical Scheme	5331	13957	1,61	99569	609	6969	7,00	43	1674	1,68	10	-	-	80,80	19121	10477	10494	14205	63695	50952	51,17	
1569	Minemed Medical Scheme	7802	18205	1,35	135 207	575	10444	7,72	44	1426	1,05	6	-	-	74,56	21007	9137	9092	13124	56640	56640	41,89	
1566	Moremed Medical Scheme	2500	5618	1,28	14085	194	3547	25,18	49	439	3,11	6	-	-	72,44	3788	(197)	(496)	1580	13033	10874	77,20	b
1208	Mutual & Federal Medical Aid Fund	3218	6499	1,02	55 943	728	4852	8,67	63	872	1,56	11	-	-	88,88	5859	134	(118)	2271	29928	29928	53,50	
1154	Nampak Group Medical Aid	5531	14922	1,71	131 093	715	9672	7,38	53	1978	1,51	11	-	-	83,49	18853	7202	7380	13880	73186	73186	55,83	
1241	Naspers Medical Fund	5445	11723	1,18	107 603	753	6806	6,33	48	2446	2,27	17	-	-	80,35	18706	9454	9370	16715	76232	70121	65,17	
1469	Nedcor Medical Aid Scheme	18359	41908	1,28	291 849	569	9601	3,29	19	4671	1,60	9	-	-	95,51	13040	(665)	(3194)	44086	691778	144326	49,45	
1584	Netcare Medical Scheme	10315	23781	1,31	204 526	718	16334	7,99	57	4627	2,26	16	-	-	82,22	30961	10001	9687	16792	86307	86307	42,20	e
1214	Old Mutual Staff Medical Aid Scheme	13528	31288	1,30	188 968	507	16290	8,62	44	4390	2,32	12	-	(158)	95,89	6982	(13857)	(13501)	(2147)	133878	118459	62,69	
1441	Parmed Medical Aid Scheme	2139	5830	1,74	86 495	1259	3467	4,01	50	323	0,37	5	-	-	84,89	13070	9280	8197	14067	43103	39576	45,76	
1515	PG Bison Medical Aid Society	698	1665	1,40	17095	843	1345	7,87	66	-	0,00	-	-	-	84,98	2568	1223	1209	1824	11586	11586	67,78	
1186	PG Group Medical Scheme	1007	2222	1,20	32 129	1135	2149	6,69	76	7	0,02	0	-	-	75,31	5975	3819	3988	6358	28453	28453	88,56	
1563	Pick & Pay Medical Scheme	5601	12457	1,24	94658	636	7223	7,63	49	2544	2,69	17	-	-	75,51	17389	7622	7622	11203	87011	74031	78,21	
1583	Platinum Health	17423	35325	1,07	151 649	358	3006	1,98	7	796	0,53	2	-	-	106,30	7684	3882	1478	6941	53811	53811	35,48	e
1194	Profmed	26291	68574	1,62	495 482	587	53739	10,85	64	11298	2,28	13	568	-	74,79	122070	56464	57674	81071	126176	109180	22,04	
1516	Quantum Medical Aid Society	7701	16480	1,14	123 538	617	14409	11,66	72	-	0,00	-	-	-	75,71	24066	9656	9532	26766	120646	103237	83,57	
1201	Rand Water Medical Scheme	2828	6689	1,34	64089	809	-	0,00	-	1505	2,35	19	-	-	80,65	12399	10894	10740	14110	44687	44687	69,73	
1430	Remedi Medical Aid Scheme	11815	28331	1,40	255 038	762	14667	5,75	44	2703	1,06	8	-	228	75,11	54055	36913	36963	44972	129450	129450	50,76	
1176	Retail Medical Scheme	4020	8672	1,15	76821	742	7521	9,79	73	-	0,00	-	-	(2096)	71,24	18946	9329	9311	13246	42899	42703	55,59	
1209	SA Breweries Medical Aid Society	5221	13245	1,56	101 553	629	9145	9,01	57	-	0,00	-	-	-	73,00	25575	16430	16447	21637	64323	64323	63,34	
1424	SABC Medical Aid Scheme	3769	8842	1,36	84749	792	3156	3,72	29	2332	2,75	22	-	-	91,72	5515	27	(141)	4787	49008	49008	57,83	
1557	Samancor Health Plan	5909	14006	1,45	82561	567	7684	9,31	53	1250	1,51	9	-	-	117,23	(14222)	(23156)	(23330)	(2365)	111197	111197	134,68	
1038	SAMWUMed	16853	48258	1,89	149 377	258	15235	10,20	26	1475	0,99	3	38	-	72,46	36623	19874	19467	31206	160699	157378	105,36	
1527	Sappi Medical Aid Scheme	4149	10325	1,50	98346	788	5428	5,52	43	1489	1,51	12	-	-	86,80	10699	3782	3779	7049	32721	32721	33,27	
1234	Sasolmed	20447	59098	1,90	518752	726	25689	4,95	36	16441	3,17	23	-	-	76,10	122672	80542	80794	102489	243806	243804	47,00	
1531	Sedmed	594	1655	1,79	7782	390	109	1,40	5	-	0,00	-	-	-	101,53	(119)	(228)	(228)	909	1078	1078	13,85	
1243	Siemens Medical Scheme	2814	6443	1,31	69606	871	3633	5,22	45	1983	2,85	25	-	-	88,04	6257	642	639	3414	36571	36491	52,43	
1580	South African Police Service Medical Scheme (POLMED)	130562	376942	1,87	2629906	595	163005	6,20	37	59220	2,25	13	-	-	85,24	388096	165871	164350	279334	1269596	1265712	48,13	
1254	Stocksmed	676	1557	1,30	14987	810	933	6,22	50	455	3,04	25	-	-	76,53	2638	1250	1264	3308	24029	24029	160,33	
1544	Tiger Brands Medical Scheme	5731	13696	1,41	129317	767	6139	4,75	36	2784	2,15	17	-	-	91,23	11336	2413	2413	8266	97243	92087	71,21	
1582	Transmed Medical Fund	80939	171718	1,13	1176985	562	96998	8,24	46	32713	2,78	16	-	-	90,57	102205	(27506)	(27821)	68098	944535	944535	80,25	e
1579	Tsogo Sun Group Medical Scheme	2164	4699	1,15	36690	663	5009	13,65	90	300	0,82	5	-	-	76,66	6677	1368	1382	3714	31354	31354	85,45	

Detailed financial results: registered schemes for the year ended 31 December 2004

Ref. No.	Name of Medical Scheme	Members	Beneficiaries	No. of Dependants per Member	Gross Contributions		Gross Administration Expenses (RISK +PMSA)			Managed Care: Management Services			Broker Fees	Nett Reinsurance Results	Nett Claims Incurred: Nett Contributions	Gross Underwriting Results	Nett Underwriting Results	Surplus/ (Deficit) from Operations	Nett Surplus/ (Deficit)	Nett Assets (Members Funds per BS)	Nett Assets per Regulation 29	Solvency Ratio	
		31/12/04	31/12/04		R'000	PABPMR	R'000	As % of GCI	PABPMR	R'000	As % of GCI	PABPMR	R'000	R'000	%	R'000	R'000	R'000	R'000	R'000	R'000	%	
1434	Umed	9 580	24 754	1,59	223 624	747	12 592	5,63	42	4 098	1,83	14	-	-	81,75	40 051	23 362	23 102	37 111	144 400	142 797	63,86	
1597	Umvuzo Health Medical Scheme	2 283	5 815	1,75	8 966	152	1 296	14,45	22	284	3,16	5	-	-	69,70	2 530	951	939	940	940	940	10,48	i
1520	University of Natal Medical Scheme	3 196	7 085	1,20	55 480	657	6 590	11,88	78	-	0,00	-	-	-	85,52	6 045	(546)	(548)	1 688	32 674	27 346	49,29	
1282	University of the Witwatersrand Staff Medical Aid Scheme	2 984	6 694	1,25	59 407	733	3 569	6,01	44	2 186	3,68	27	-	-	80,73	11 450	5 695	6 362	11 168	50 127	50 127	84,38	
1565	Venda Police and Prisons Medical Scheme (Polprismed)	2 641	6 693	1,59	24 328	336	4 876	20,04	67	285	1,17	4	864	-	85,60	3 502	(2 523)	(2 523)	(2 467)	(431)	(431)	-1,77	
1291	Witbank Coalfields Medical Aid Scheme	5 679	15 135	1,65	133 531	742	6 290	4,71	35	902	0,68	5	-	-	89,85	9 841	2 650	2 563	18 800	157 744	145 042	108,62	
1293	Wooltru Healthcare Fund	8 382	18 369	1,20	113 740	520	11 755	10,33	54	2 019	1,77	9	-	-	84,67	16 577	2 804	2 786	12 838	94 214	93 788	82,46	
1253	Xstrata Medical Aid Scheme	3 961	11 640	1,91	66 402	487	4 310	6,49	32	2 783	4,19	20	-	-	75,93	15 983	8 891	9 018	11 934	33 668	33 641	50,66	
SUB-TOTAL – Registered Restricted Schemes		791 921	1 907 260	1,41	14 703 192	633	1 027 675	6,99	44	298 270	2,03	13	2 183	811	84,26	2 122 413	795 662	671 103	1 846 963	9 547 423	8 457 824	57,95	
TOTAL REGISTERED SCHEMES		2 716 264	6 662 563	1,45	51 531 439	645	5 000 174	9,70	63	1 231 543	2,39	15	704 102	(7 825)	78,56	9 858 205	2 933 181	2 721 757	4 930 410	19 999 605	18 502 620	36,61	

Notes:

a Draft Annual Financial Statements were submitted.
b An encumbered asset was excluded in the calculation of the solvency ratio.
c A subordinated loan was included in the calculation of the solvency ratio.
d The solvency ratio has been restated by removing the inclusion of the special government subsidised pensioner group contributions.
e The scheme was registered during 2000, and a phase-in solvency ratio of 22% applies.
f The scheme was registered during 2001, and a phase-in solvency ratio of 17,5% applies.
g The scheme was registered during 2002, and a phase-in solvency ratio of 13,5% applies.
h The scheme was registered during 2003, and a phase-in solvency ratio of 10% applies.
i The scheme was registered during 2004, and a phase-in solvency ratio of 10% will apply to the scheme from December 2005.
j Myhealth amalgamated with Oxygen with effect from 1 July 2004.
k Anglogold amalgamated with Discovery Health with effect from 1 June 2004.
l Billmed amalgamated with Samancor Health Plan with effect from 1 July 2004.

- PMSA = Personal Medical Savings Account
- GCI = Gross Contribution Income
- PABPM = Per Average Beneficiary Per Month
- BS = Balance Sheet

Detailed financial information: registered schemes for the year ended 31 December 2004

Ref. No.	Name of Medical Scheme	Beneficiaries			Gross Contribution Income (GCI)						Nett Claims Incurred (incl PMSA Claims)						Gross Administration Expenses (Incl PMSA & Managed Care)						Year-End Reserve Position (per Regulation 29)						Solvency Ratio		
		Average 2004	Average 2003	% Growth	2004 R'000	2003 R'000	% Growth	PABPM 2004 R	PABPM 2003 R	% Growth	2004 R'000	2003 R'000	% Growth	PABPM 2004 R	PABPM 2003 R	% Growth	2004 R'000	2003 R'000	% Growth	PABPM 2004 R	PABPM 2003 R	% Growth	2004 R'000	2003 R'000	% Growth	PB 2004 R	PB 2003 R	% Growth	2004 %	2003 %	
REGISTERED SCHEMES – OPEN																														
1496	AllCare Medical Aid Scheme	0	12501	-100	0	116831	-100	0	779	-100	0	104114	-100	0	694	-100	0	10251	-100	0	68	-100	0	2965	-100	0	282	-100	N/A	2,54	
1589	Baymed	4003	N/A	N/A	3009	N/A	N/A	376	N/A	N/A	2890	N/A	N/A	361	N/A	N/A	390	N/A	N/A	49	N/A	N/A	(331)	N/A	N/A	-83	N/A	N/A	-10,99	N/A	j
1252	Bestmed Medical Scheme	79376	67475	18	644428	519821	24	677	642	5	474216	398979	19	498	493	1	67887	51288	32	71	63	13	206012	113864	81	2504	1536	63	31,97	21,90	
1512	Bonitas Medical Aid Fund	564554	668780	-16	3883967	4517863	-14	573	563	2	3006354	3780416	-20	444	471	-6	424695	370322	15	63	46	36	1208443	717017	69	2291	1101	108	31,11	15,87	
1034	Cape Medical Plan	10763	8063	33	65736	47463	38	509	491	4	68315	56874	20	529	588	-10	16225	14717	10	126	152	-17	122762	132186	-7	10205	14130	-28	186,75	278,50	
1048	Commercial and Industrial Medical Aid Society (CIMAS)	7592	7892	-4	81480	92397	-12	894	976	-8	73999	77408	-4	812	817	-1	10620	10825	-2	117	114	2	107638	102522	5	14197	13268	7	132,10	110,96	
1552	Community Medical Aid Scheme (COMMED)	32424	34328	-6	222459	216273	3	572	525	9	176142	175426	0	453	426	6	41746	29873	40	107	73	48	127869	114600	12	4050	3391	19	57,48	52,99	b
1491	Compcare Medical Scheme	29612	39247	-25	265498	307556	-14	747	653	14	205829	241312	-15	579	512	13	35150	38707	-9	99	82	20	98648	75141	31	3555	2091	70	37,16	24,43	
1125	Discovery Health Medical Scheme	1510623	1377204	10	12965892	10998972	18	715	666	7	9479580	7974441	19	523	483	8	1855277	1550780	20	102	94	9	3062851	1656057	85	1957	1160	69	23,62	15,06	
1596	Eclipse Medical Scheme	480	N/A	N/A	2162	N/A	N/A	500	N/A	N/A	1774	N/A	N/A	411	N/A	N/A	219	N/A	N/A	51	N/A	N/A	47	N/A	N/A	46	N/A	N/A	2,19	N/A	j
1202	Fedhealth	140713	153239	-8	1150211	1123175	2	681	611	12	874461	853858	2	518	464	12	164039	165962	-1	97	90	8	296465	253183	17	2084	1778	17	25,77	22,54	
1501	Free State Medical Aid Scheme	348	463	-25	2017	2321	-13	483	418	16	1913	2506	-24	458	452	2	240	233	3	58	42	37	965	927	4	2932	2106	39	47,84	39,93	
1554	Genesis Medical Scheme	22712	14372	58	104085	64929	60	382	376	1	81592	45535	79	299	264	13	17064	10804	58	63	63	0	60320	51494	17	2269	3212	-29	57,95	79,31	
1561	Gen-Health Medical Scheme	14892	14473	3	81733	61711	32	457	355	29	53379	39360	36	299	227	32	20529	16036	28	115	92	24	46231	45281	2	2743	3387	-19	56,56	73,38	
1162	Global Health	62330	47715	31	478171	357262	34	639	624	2	436587	318172	37	584	556	5	56499	38157	48	76	67	13	98556	96377	2	1709	1489	15	20,61	26,98	
1466	Good Hope Medical Aid Society	10587	10578	0	26751	24320	10	211	192	10	23917	21082	13	188	166	13	3182	2460	29	25	19	29	33924	32422	5	3264	3005	9	126,81	133,31	
1537	Hosmed Medical Aid Scheme	131468	124507	6	597727	550796	9	379	369	3	499445	426913	17	317	286	11	91736	80505	14	58	54	8	182218	172733	5	1370	1374	0	30,49	31,36	a
1577	Ingwe Health Plan	30054	34537	-13	132539	138871	-5	368	335	10	99556	87453	14	276	211	31	34858	26748	30	97	65	50	42807	44795	-4	1288	1291	0	32,30	32,26	
1556	KwaZulu-Natal Medical Aid Scheme	15191	10965	39	65668	39950	64	360	304	19	52304	30713	70	287	233	23	15234	17922	-15	84	136	-39	68084	68439	-1	4005	5094	-21	103,68	171,31	
1576	Liberty Medical Scheme	95506	107105	-11	764819	720870	6	667	561	19	582699	588487	-1	508	458	11	106320	101324	5	93	79	18	158948	72458	119	1676	701	139	20,78	10,05	
1536	Lifemed Medical Scheme	8956	9194	-3	91063	82036	11	847	744	14	75149	66831	12	699	606	15	11644	10171	14	108	92	18	30007	26214	14	3390	2864	18	32,95	31,95	
1142	Medical Expenses Distribution Society (MEDS)	24024	29450	-18	221074	237589	-7	767	672	14	185525	184551	1	644	522	23	28256	30794	-8	98	87	12	83817	73370	14	3720	2731	36	37,91	30,88	
1549	Medicover 2000	94652	82962	14	574760	477169	20	506	479	6	408720	318331	28	360	320	13	55716	42434	31	49	43	15	494601	399793	24	4814	4631	4	86,05	83,78	c
1149	Medihelp	198274	205038	-3	2636709	2546396	4	1108	1035	7	2296082	2234499	3	965	908	6	238248	221244	8	100	90	11	495544	418037	19	2509	2072	21	27,12	24,14	e
1506	Medimed Medical Scheme	12581	9552	32	70291	48543	45	466	423	10	52854	36602	44	350	319	10	6603	4606	43	44	40	9	31806	19862	60	2500	2044	22	45,25	40,92	
1140	Medshield Medical Scheme	218210	261881	-17	1365338	1537838	-11	521	489	7	871958	938417	-7	333	299	12	282184	306588	-8	108	98	10	553207	316745	75	2779	1264	120	40,52	20,60	
1021	Meridian Health	5225	12512	-58	54040	123901	-56	862	825	4	44745	87749	-49	714	584	22	5598	13650	-59	89	91	-2	38670	32936	17	9016	2934	207	71,56	26,58	
1087	Munimed	116981	99267	18	1012616	793866	28	721	666	8	875740	673939	30	624	566	10	116398	101860	14	83	86	-3	106633	110672	-4	892	956	-7	10,53	13,94	
1148	Myhealth Medical Scheme	17098	21155	-19	72788	142429	-49	710	561	26	59092	129219	-54	576	509	13	10555	22410	-53	103	88	17	-	3221	-100	-	159	-100	N/A	2,26	k
1166	National Independent Medical Aid Society (NIMAS)	35669	33241	7	258935	222230	17	605	557	9	226849	195525	16	530	490	8	18784	14080	33	44	35	24	52619	40645	29	1434	1204	19	20,32	18,29	
1167	National Medical Plan (NMP)	144491	151428	-5	1292193	1216419	6	745	669	11	1056117	1008697	5	609	555	10	158588	154648	3	91	85	7	280193	260829	7	1977	1735	14	21,68	21,44	
1170	NBC Medical Scheme	18245	15993	14	206886	169008	22	945	881	7	163882	130669	25	749	681	10	25243	18732	35	115	98	18	36769	24825	48	2099	1599	31	17,77	14,69	
1139	Omnihealth	46257	88883	-48	380375	646339	-41	685	606	13	339309	512389	-34	611	480	27	46833	97130	-52	84	91	-7	(693)	11733	-106	-20	161	-112	-0,18	1,82	
1560	Openplan Medical Scheme	44279	53824	-18	362027	396548	-9	681	614	11	314048	321727	-2	591	498	19	45897	50443	-9	86	78	11	158171	148079	7	3772	2996	26	43,69	37,34	
1215	Oxygen	165576	116480	42	945999	606837	56	476	434	10	793618	464522	71	399	332	20	141133	93411	51	71	67	6	153832	155623	-1	767	1305	-41	16,26	25,64	
1587	Pathfinder Medical Scheme	2512	2022	24	12298	6819	80	408	281	45	7076	5764	23	235	238	-1	3581	3269	10	119	135	-12	33	-	100	7	-	100	0,27	0,00	g
1546	Pharos Medical Plan	17812	15788	13	133279	103969	28	624	549	14	106789	83769	27	500	442	13	23806	16761	42	111	88	26	20443	17287	18	1090	1069	2	15,34	16,63	
1242	Pretoria Municpal Medical Aid (PRETMED)	-	26490	-100	-	128447	-100	-	539	-100	-	113515	-100	-	476	-100	-	12212	-100	-	51	-100	-	-	N/A	-	-	N/A	N/A	N/A	
1454	Pro Sano Medical Scheme	116821	111571	5	855021	744463	15	610	556	10	754345	635418	19	538	475	13	95903	91822	4	68	69	0	372864	355260	5	3203	3283	-2	43,61	47,72	
1196	Protea Medical Aid Society	3198	3525	-9	38134	38314	0	994	906	10	36808	35018	5	959	828	16	4917	4962	-1	128	117	9	19544	21863	-11	6240	6544	-5	51,25	57,06	
1285	Protector Health	84843	82938	2	566492	533496	6	556	536	4	519635	473098	10	510	475	7	56923	70458	-19	56	71	-21	(3849)	21595	-118	-55	235	-123	-0,68	4,05	
1595	Pulz Medical Scheme	13474	1281	952	91402	3955	2211	565	515	10	53302	1086	4808	330	141	133	13986	701	1894	87	91	-5	12842	1123	1043	675	428	58	14,05	28,40	i
1575	Resolution Health Medical Scheme	67315	52921	27	385918	277529	39	478	437	9	208497	164102	27	258	258	0	114150	68768	66	141	108	30	95622	54488	75	1245	883	41	24,78	19,63	
1446	Selfmed Medical Scheme	33299	38687	-14	259059	278193	-7	648	599	8	214441	221648	-3	537	477	12	32897	35129	-6	82	76	9	116706	91204	28	3631	2566	42	45,05	32,78	
1486	Sizwe Medical Fund	156764	169596	-8	1187572	1114384	7	631	548	15	832697	875982	-5	443	430	3	161392	158599	2	86	78	10	399204	209296	91	2597	1278	103	33,62	18,78	
1141	Spectramed	176225	136599	29	1030648	699750	47	487	427	14	709591	567115	25	336	346	-3	136475	81166	68	65	50	30	265214	97726	171	1325	618	114	25,73	13,97	
1464	Suremed Health	6909	7251	-5	49119	41897	17	592	482	23	34230	28010	22	413	322	28	8535	7141	20	103	82	25	8357	4332	93	1150	552	108	17,01	10,34	
1147	Telemed	60001	53826	11	676967	547823	24	940	848	11	639046	509871	25	888	789	12	43938	38829	13	61	60	2	159759	149187	7	2721	2884	-6	23,60	27,23	
1592	Thebemed	2679	399	572	9290	1168	695	289	244	18	5748	888	547	179	186	-4	1640	76	2050	51	16	220	1898	267	611	594	582	2	20,43	22,85	h
1422	Topmed Medical Scheme	36036	45375	-21	327374	378884	-14	757	696	9	268975	290371	-7	622	533	17	33613	36338	-7	78	67	16	124447	96582	29	3547	2277	56	38,01	25,49	
1586	X-Press Care Medical Scheme	25805	20771	24	122228	77953	57	395	313	26	94818	53900	76	306	216	42	20427	12670	61	66	51	30	14079	13655	3	579	537	8	11,52	17,52	g
SUB-TOTAL – Registered Open Schemes		4717436	4693342	1	36828247	34125571	8	651	606	7	28444638	26586273	7	502	472	6	4905773	4358017	13	87	77	12	10044795	6928912	45	2112	1468	44	27,94	20,88	

Detailed financial information: registered schemes for the year ended 31 December 2004

Ref. No.	Name of Medical Scheme	Beneficiaries			Gross Contribution Income (GCI)						Nett Claims Incurred (incl PMSA Claims)						Gross Administration Expenses (Incl PMSA & Managed Care)						Year-End Reserve Position (per Regulation 29)						Solvency Ratio		
		Average 2004	Average 2003	% Growth	2004 R'000	2003 R'000	% Growth	PABPM 2004 R	PABPM 2003 R	% Growth	2004 R'000	2003 R'000	% Growth	PABPM 2004 R	PABPM 2003 R	% Growth	2004 R'000	2003 R'000	% Growth	PABPM 2004 R	PABPM 2003 R	% Growth	2004 R'000	2003 R'000	% Growth	PB 2004 R	PB 2003 R	% Growth	2004 %	2003 %	
REGISTERED SCHEMES – RESTRICTED																														
1553	ABI Medical Scheme	4089	4183	-2	45620	42193	8	930	840	11	29563	27169	9	603	541	11	3391	3225	5	69	64	8	28365	19766	44	6961	4818	44	62,18	46,85	
1005	AECI Medical Aid Society	19199	20231	-5	180927	169674	7	785	699	12	171790	153077	12	746	631	18	16435	15962	3	71	66	9	80121	69996	14	4323	3496	24	44,28	41,25	
1567	Afrox Medical Aid Society	20585	19306	7	156978	133227	18	636	575	11	132191	122587	8	535	529	1	10810	8593	26	44	37	18	48391	31940	52	2286	1597	43	30,83	23,97	
1456	Alliance Midmed Medical Scheme	4589	4536	1	42384	39276	8	770	722	7	28330	25220	12	515	463	11	3534	3416	3	64	63	2	26655	16449	62	5722	3606	59	62,89	41,88	
1534	Altron Medical Aid Scheme	14145	13442	5	129607	101726	27	764	631	21	108818	96752	12	641	600	7	13644	1949	600	80	12	565	47362	41254	15	3296	3063	8	36,54	40,55	
1012	Anglo American Corporation Medical Scheme (AACMED)	30407	30493	0	293723	266611	10	805	729	10	245433	238503	3	673	652	3	21872	20843	5	60	57	5	723740	605511	20	23997	19683	22	246,40	227,11	
1503	Anglogold Medical Scheme (Goldmed)	25485	26284	-3	83604	185902	-55	656	589	11	100279	235797	-57	787	748	5	775	1153	-33	6	4	66	-	7587	-100	-	292	-100	N/A	4,08	l
1571	Anglovaal Group Medical Scheme	11923	12339	-3	113505	107615	5	793	727	9	92665	94312	-2	648	637	2	11080	10586	5	77	71	8	80312	68166	18	7416	5532	34	70,76	63,34	
1013	Aranda Medical Scheme	1872	2016	-7	15483	14832	4	689	613	12	10783	10058	7	480	416	15	1504	1519	-1	67	63	7	8909	5192	72	4662	2579	81	57,54	35,01	
1279	Bankmed	173745	172221	1	1454019	1249939	16	697	605	15	1298489	1196519	9	623	579	8	151247	130791	16	73	63	15	542639	457683	19	3100	2656	17	37,32	36,62	
1507	Barloworld Medical Scheme	15767	16241	-3	174104	170880	2	920	877	5	166961	143948	16	882	739	19	13147	13932	-6	69	71	-3	89520	87694	2	5751	5466	5	51,42	51,32	
1089	Billmed Medical Scheme	3307	3405	-3	24787	45215	-45	1249	1106	13	19903	37097	-46	1003	908	10	1733	3539	-51	87	87	1	-	46436	-100	-	13899	-100	N/A	102,70	m
1115	Biz Health Medical Scheme	2069	2398	-14	36455	38426	-5	1469	1335	10	34188	35494	-4	1377	1233	12	3823	3228	18	154	112	37	20277	20310	0	10474	8990	16	55,62	52,85	
1526	BMW Employees Medical Aid Society	7689	7994	-4	60118	57097	5	652	595	9	50095	41871	20	543	437	24	4863	4947	-2	53	52	2	52241	42820	22	6782	5531	23	86,90	74,99	
1237	BPSA Medical Scheme	6330	6371	-1	41705	37921	10	549	496	11	48221	42647	13	635	558	14	3628	3359	8	48	44	9	31537	32204	-2	4938	5089	-3	75,62	84,93	
1590	Building & Construction Industry Medical Aid Fund	10662	11011	-3	29926	28976	3	234	219	7	21782	22126	-2	170	167	2	3937	3346	18	31	25	22	19731	14210	39	1725	1304	32	65,93	49,04	g
1593	Built Environment Professional Associations Medical Scheme (BEPS)	3085	2308	34	23929	18176	32	646	656	-1	20591	13341	54	556	482	15	2606	2509	4	70	91	-22	646	1070	-40	199	393	-49	2,70	5,88	h
1158	Cawmed Medical Scheme	589	632	-7	5985	5774	4	847	761	11	12425	11761	6	1759	1550	14	943	1300	-27	134	171	-22	35431	40190	-12	62269	66649	-7	591,99	696,03	
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	33582	33416	0	331338	303662	9	822	757	9	270214	244943	10	671	611	10	43400	40668	7	108	101	6	120850	96189	26	3597	2917	23	36,47	31,68	
1521	Clicks Group Medical Scheme	4825	4460	8	19556	16651	17	338	311	9	18457	13209	40	319	247	29	3162	2439	30	55	46	20	6083	7919	-23	1240	1783	-30	31,10	47,56	
1570	CSIR Medical Scheme	6443	6536	-1	59715	55718	7	772	710	9	48627	50568	-4	629	645	-2	7579	6340	20	98	81	21	15041	10079	49	2363	1555	52	25,19	18,09	
1039	DCMed Medical Aid Fund	10964	10901	1	80991	70724	15	616	541	14	64759	57533	13	492	440	12	7480	7222	4	57	55	3	34375	23267	48	3110	2138	46	42,44	32,90	
1068	De Beers Benefit Society	26192	26444	-1	217790	200792	8	693	633	10	177978	160523	11	566	506	12	18418	13762	34	59	43	35	182807	145404	26	6970	5493	27	83,94	72,42	
1484	Edcon Medical Aid Scheme	6822	6890	-1	57443	52069	10	702	630	11	44623	43099	4	545	521	5	6869	5505	25	84	67	26	22343	14041	59	3228	2030	59	38,89	26,97	
1513	Ellerines Holdings Medical Aid Society	1724	1809	-5	13539	11971	13	654	551	19	10427	10943	-5	504	504	0	919	796	15	44	37	21	11788	8803	34	6996	4896	43	87,07	73,54	
1572	Engen Medical Benefit Fund	7872	8310	-5	73305	70345	4	776	705	10	60174	59811	1	637	600	6	4476	3864	16	47	39	22	42325	30821	37	5552	3783	47	57,74	43,81	
1585	Eyethumed Medical Scheme	9871	10194	-3	32116	31201	3	271	255	6	23155	19662	18	195	161	22	6433	4605	40	54	38	44	21483	17435	23	2161	1766	22	66,89	55,88	f
1271	Fishing Industry Medical Scheme (Fishmed)	3635	3260	12	3588	2967	21	82	76	8	1916	1557	23	44	40	10	883	885	0	20	23	-11	3289	2430	35	946	709	33	91,69	81,92	
1086	Food Workers Medical Benefit Fund	13868	14641	-5	12439	11297	10	75	64	16	6407	5804	10	38	33	17	2438	2970	-18	15	17	-13	26037	20522	27	1637	1264	30	209,31	181,65	
1578	Foschini Group Medical Aid Scheme	4732	4848	-2	36719	33906	8	647	583	11	28110	27121	4	495	466	6	3114	2760	13	55	47	16	28660	20951	37	6125	4239	45	78,05	61,79	
1082	G5Med	5893	6342	-7	64333	61355	5	910	806	13	46844	42757	10	662	562	18	5675	5640	1	80	74	8	40047	32947	22	7052	5431	30	62,25	53,70	
1270	Golden Arrow Employees Medical Benefit Fund	6295	6203	1	21185	18947	12	280	255	10	14989	9301	61	198	125	59	4034	9357	-57	53	126	-58	7843	5429	44	1244	863	44	37,02	28,66	
1523	Grintek Electronics Medical Aid Scheme	2865	2798	2	25244	22815	11	734	680	8	20098	20551	-2	585	612	-4	2366	1951	21	69	58	18	26017	21457	21	9190	7435	24	103,06	94,05	
1177	Highveld Medical Scheme	-	7090	-100	-	51723	-100	-	608	-100	-	43289	-100	-	509	-100	-	2764	-100	-	32	-100	-	33513	-100	-	4958	-100	N/A	64,79	
1487	Holcim South Africa Medical Scheme	3221	3339	-4	33005	30289	9	854	756	13	30727	27212	13	795	679	17	2862	2481	15	74	62	20	15823	16840	-6	4903	5094	-4	47,94	55,60	
1111	IBM (SA) Medical Aid Society	4346	4577	-5	32366	37638	-14	621	685	-9	29220	30971	-6	560	564	-1	4317	4213	2	83	77	8	10685	8917	20	2520	1990	27	33,01	23,69	
1591	Impala Medical Plan	11054	10330	7	21969	17128	28	166	138	20	21353	16603	29	161	134	20	466	425	10	4	3	2	4515	2982	51	401	276	45	20,55	17,41	h
1559	Imperial Group Medical Scheme	12431	12175	2	107359	99859	8	720	683	5	83969	79004	6	563	541	4	8033	6157	30	54	42	28	69968	51823	35	5475	4271	28	65,17	51,90	
1116	Jomed Medical Scheme	-	16329	-100	-	132905	-100	-	1017	-100	-	124030	-100	-	949	-100	-	7686	-100	-	59	-100	-	-	N/A	-	-	N/A	N/A	N/A	
1121	Klerksdorp Medical Benefit Society (KDM)	16701	19833	-16	141894	149175	-5	708	627	13	148094	144860	2	739	609	21	8040	7095	13	40	30	35	44422	52641	-16	2728	3040	-10	31,31	35,29	
1145	Lamaf Medical Scheme	35863	35037	2	484291	388994	24	1125	925	22	403246	327707	23	937	779	20	43750	33063	32	102	79	29	134341	101046	33	3883	2665	46	27,74	25,98	
1197	Libcare Medical Scheme	11105	11133	0	101813	97126	5	764	727	5	77062	64901	19	578	486	19	10080	8565	18	76	64	18	100851	83448	21	9431	7249	30	99,05	85,92	
1547	Malcor Medical Scheme	9092	9612	-5	80632	78170	3	739	678	9	83397	81192	3	764	704	9	5854	6469	-10	54	56	-4	33874	34100	-1	3704	3786	-2	42,01	43,62	
1042	Mascom Medical Scheme	1516	1654	-8	25081	22918	9	1378	1155	19	23300	21402	9	1281	1079	19	1154	944	22	63	48	33	16034	14176	13	10915	8866	23	63,93	61,86	
1495	Massmart Health Plan	3595	3676	-2	35488	32836	8	823	744	11	25547	25503	0	592	578	2	2830	2972	-5	66	67	-3	17405	10452	67	4895	2826	73	49,05	31,83	
1588	MEDCOR	103815	107733	-4	859731	797656	8	690	617	12	560564	577284	-3	450	447	1	55354	51256	8	44	40	12	194711	44708	336	1960	413	375	22,65	5,60	g
1548	Medipos Medical Scheme	21447	22151	-3	187131	181405	3	727	682	7	183175	179877	2	712	677	5	17316	12411	40	67	47	44	406565	360710	13	18671	16597	13	217,26	198,84	
1568	Medisense Medical Scheme	17469	19926	-12	153520	166704	-8	732	697	5	108345	135765	-20	517	568	-9	15315	16047	-5	73	67	9	97790	64694	51	5828	3498	67	63,70	38,81	d
1535	Metrocare	6923	7717	-10	64827	66347	-2	780	717	9	52908	51568	3	637	557	14	4176	4191	0	50	45	11	61505	45103	36	9362	6190	51	94,88	67,98	

Detailed financial information: registered schemes for the year ended 31 December 2004

Ref. No.	Name of Medical Scheme	Beneficiaries			Gross Contribution Income (GCI)						Nett Claims Incurred (incl PMSA Claims)						Gross Administration Expenses (Incl PMSA & Managed Care)						Year-End Reserve Position (per Regulation 29)						Solvency Ratio		
		Average 2004	Average 2003	% Growth	2004 R'000	2003 R'000	% Growth	PABPM 2004 R	PABPM 2003 R	% Growth	2004 R'000	2003 R'000	% Growth	PABPM 2004 R	PABPM 2003 R	% Growth	2004 R'000	2003 R'000	% Growth	PABPM 2004 R	PABPM 2003 R	% Growth	2004 R'000	2003 R'000	% Growth	PB 2004 R	PB 2003 R	% Growth	2004 %	2003 %	
1105	Metropolitan Medical Scheme	13624	11926	14	99569	76049	31	609	531	15	80448	68945	17	492	482	2	8643	7112	22	53	50	6	50952	36747	39	3651	2936	24	51,17	48,32	
1569	Minemed Medical Scheme	19583	20056	-2	135207	124827	8	575	519	11	100812	89092	13	429	370	16	11870	9981	19	51	41	22	56640	43516	30	3111	2046	52	41,89	34,86	
1566	Moremed Medical Scheme	6042	7356	-18	14085	21072	-33	194	239	-19	10308	14727	-30	142	167	-15	3985	4626	-14	55	52	5	10874	9293	17	1936	1366	42	77,20	44,10	b
1208	Mutual & Federal Medical Aid Fund	6406	6329	1	55943	48623	15	728	640	14	48822	50704	-4	635	668	-5	5725	4942	16	74	65	14	29928	27648	8	4605	4351	6	53,50	56,86	
1154	Nampak Group Medical Aid	15282	15928	-4	131093	121150	8	715	634	13	109022	100145	9	595	524	13	11650	10893	7	64	57	11	73186	59307	23	4905	3730	32	55,83	48,95	
1241	Naspers Medical Fund	11906	11755	1	107603	92273	17	753	654	15	85099	82484	3	596	585	2	9252	7686	20	65	54	19	70121	54981	28	5982	4611	30	65,17	59,59	
1469	Nedcor Medical Aid Scheme	42731	44793	-5	291849	289741	1	569	539	6	281271	266350	6	549	496	11	14272	27364	-48	28	51	-45	144326	134104	8	3444	3044	13	49,45	46,28	
1584	Netcare Medical Scheme	23737	23227	2	204526	183508	11	718	658	9	170949	144038	19	600	517	16	20961	18825	11	74	68	9	86307	69515	24	3629	2897	25	42,20	37,88	f
1214	Old Mutual Staff Medical Aid Scheme	31047	30454	2	188968	173406	9	507	475	7	177942	150943	18	478	413	16	20681	17649	17	56	48	15	118459	120606	-2	3786	3919	-3	62,69	69,55	
1441	Parmed Medical Aid Scheme	5724	5468	5	86495	75902	14	1259	1157	9	73426	61920	19	1069	944	13	3790	3265	16	55	50	11	39576	27628	43	6788	5029	35	45,76	36,40	
1515	PG Bison Medical Aid Society	1690	1760	-4	17095	15350	11	843	727	16	14527	13398	8	716	634	13	1345	1233	9	66	58	14	11586	9762	19	6959	5636	23	67,78	63,60	
1186	PG Group Medical Scheme	2360	2655	-11	32129	32667	-2	1135	1025	11	25168	23926	5	889	751	18	2155	2324	-7	76	73	4	28453	22095	29	12805	8427	52	88,56	67,64	
1563	Pick & Pay Medical Scheme	12410	12433	0	94658	83931	13	636	563	13	74834	66349	13	503	445	13	9767	8648	13	66	58	13	74031	62828	18	5943	5035	18	78,21	74,86	
1583	Platinum Health	35320	32837	8	151649	129480	17	358	329	9	159951	136874	17	377	347	9	3803	4358	-13	9	11	-19	53811	46870	15	1523	1339	14	35,48	36,20	f
1194	Profmed	70322	71606	-2	495482	414767	19	587	483	22	370257	361161	3	439	420	4	65038	61345	6	77	71	8	109180	36607	198	1592	508	213	22,04	8,83	
1516	Quantum Medical Aid Society	16699	17358	-4	123538	113271	9	617	544	13	96957	93515	4	484	449	8	14409	16369	-12	72	79	-8	103237	76471	35	6264	4449	41	83,57	67,51	
1201	Rand Water Medical Scheme	6598	6950	-5	64089	55734	15	809	668	21	51690	51042	1	653	612	7	1505	1969	-24	19	24	-19	44687	30577	46	6681	4428	51	69,73	54,86	
1430	Remedi Medical Aid Scheme	27885	25699	9	255038	215735	18	762	700	9	193910	164359	18	580	533	9	17370	14128	23	52	46	13	129450	84478	53	4569	3237	41	50,76	39,16	
1176	Retail Medical Scheme	8631	8345	3	76821	67953	13	742	679	9	56019	56369	-1	541	563	-4	7521	5825	29	73	58	25	42703	29457	45	4924	3438	43	55,59	43,35	
1209	SA Breweries Medical Aid Society	13444	13252	1	101553	92179	10	629	580	9	75653	72422	4	469	455	3	9145	8588	6	57	54	5	64323	42686	51	4856	3124	55	63,34	46,31	
1424	SABC Medical Aid Scheme	8920	9168	-3	84749	78564	8	792	714	11	72377	61553	18	676	559	21	5488	5236	5	51	48	8	49008	44221	11	5543	4873	14	57,83	56,29	
1557	Samancor Health Plan	12144	10226	19	82561	62320	32	567	508	12	96784	61016	59	664	497	34	8934	5796	54	61	47	30	111197	62569	78	7939	6098	30	134,68	100,40	
1038	SAMWUMed	48221	44285	9	149377	115473	29	258	217	19	108244	78893	37	187	148	26	16711	11586	44	29	22	32	157378	128679	22	3261	2649	23	105,36	111,44	
1527	Sappi Medical Aid Scheme	10401	10643	-2	98346	87811	12	788	688	15	85641	80540	6	686	631	9	6917	5971	16	55	47	19	32721	25673	27	3169	2412	31	33,27	29,24	
1234	Sasolmed	59537	62179	-4	518752	469045	11	726	629	16	395184	373337	6	553	500	11	42130	41559	1	59	56	6	243804	141315	73	4125	2325	77	47,00	30,13	
1531	Sedmed	1662	1721	-3	7782	5191	50	390	251	55	7901	6133	29	396	297	33	109	108	1	5	5	5	1078	156	591	651	90	620	13,85	3,01	
1243	Siemens Medical Scheme	6658	7475	-11	69606	72113	-3	871	804	8	54713	50135	9	685	559	23	5615	6146	-9	70	69	3	36491	33078	10	5664	4711	20	52,43	45,87	
1580	South African Police Service Medical Scheme (POLMED)	368215	347013	6	2629906	2514085	5	595	604	-1	2241810	2018848	11	507	485	5	222225	221600	0	50	53	-5	1265712	986378	28	3358	2771	21	48,13	39,23	
1254	Stocksmed	1542	1512	2	14987	13368	12	810	737	10	11000	9618	14	594	530	12	1388	1357	2	75	75	0	24029	20720	16	15433	13587	14	160,33	154,99	
1544	Tiger Brands Medical Scheme	14050	13739	2	129317	119171	9	767	723	6	117981	108724	9	700	659	6	8924	7234	23	53	44	21	92087	61263	50	6724	4304	56	71,21	51,41	
1582	Transmed Medical Fund	174480	185413	-6	1176985	1220498	-4	562	549	2	1064536	878638	21	508	395	29	129711	131007	-1	62	59	5	944535	876408	8	5500	4827	14	80,25	71,81	f
1579	Tsogo Sun Group Medical Scheme	4615	4316	7	36690	33585	9	663	648	2	28679	23931	20	518	462	12	5309	4847	10	96	94	2	31354	27639	13	6672	6383	5	85,45	82,30	
1434	Umed	24939	25450	-2	223624	201513	11	747	660	13	183041	186583	-2	612	611	0	16689	14886	12	56	49	14	142797	107290	33	5769	4228	36	63,86	53,24	
1597	Umvuzo Health Medical Scheme	4903	N/A	N/A	8966	N/A	N/A	305	N/A	N/A	5829	N/A	N/A	198	N/A	N/A	1579	N/A	N/A	54	N/A	N/A	940	N/A	N/A	162	N/A	N/A	10,48	N/A	j
1520	University of Natal Medical Scheme	7036	6952	1	55480	43453	28	657	521	26	43424	34652	25	514	415	24	6590	4930	34	78	59	32	27346	25079	9	3860	3582	8	49,29	57,72	
1282	University of the Witwatersrand Staff Medical Aid Scheme	6750	6855	-2	59407	56290	6	733	684	7	47958	45035	6	592	547	8	5755	5649	2	71	69	3	50127	38960	29	7488	5717	31	84,38	69,21	
1565	Venda Police and Prisons Medical Scheme (Polprismed)	6026	6714	-10	24328	22965	6	336	285	18	20826	18316	14	288	227	27	5161	9150	-44	71	114	-37	(431)	2037	-121	-64	399	-116	-1,77	8,87	
1291	Witbank Coalfields Medical Aid Scheme	15003	20867	-28	133531	170341	-22	742	680	9	114696	149526	-23	637	597	7	7192	6969	3	40	28	44	145042	126242	15	9583	6212	54	108,62	74,11	
1293	Wooltru Healthcare Fund	18245	18073	1	113740	101006	13	520	466	12	95661	86906	10	437	401	9	13774	13903	-1	63	64	-2	93788	80950	16	5106	4460	14	82,46	80,14	
1253	Xstrata Medical Aid Scheme	11359	11263	1	66402	62880	6	487	465	5	50419	46411	9	370	343	8	7093	7015	1	52	52	0	33641	21707	55	2890	1911	51	50,66	34,52	
SUB-TOTAL – Registered Restricted Schemes		1935839	1958820	-1,17	14703192	13906044	6	633	592	7	12363963	11634383	6	532	495	8	1325945	1251778	6	57	53	7	8457824	6826865	24	4435	3496	27	57,95	49,57	
TOTAL REGISTERED SCHEMES		6653275	6652162	0,02	51531439	48031615	7	645	602	7	40808601	38220656	7	511	479	7	6231718	5609795	11	78	70	11	18502620	13755777	34,5	2777	2062	35	36,61	29,30	

Notes:

a Draft Annual Financial Statements were submitted.
b An encumbered asset was excluded in the 2004 calculation of the solvency ratio.
c An encumbered asset was excluded in the 2003 calculation of the solvency ratio.
d A subordinated loan was included in the calculation of the solvency ratio.

e The solvency ratio has been restated by removing the inclusion of the special government subsidized pensioner group contributions.
f The scheme was registered during 2000, and a phase-in solvency ratio of 22% applies.
g The scheme was registered during 2001, and a phase-in solvency ratio of 17,5% applies.
h The scheme was registered during 2002, and a phase-in solvency ratio of 13,5% applies.
i The scheme was registered during 2003, and a phase-in solvency ratio of 10% applies.
j The scheme was registered during 2004, and a phase-in solvency ratio of 10% will apply to the scheme from December 2005.
k Myhealth amalgamated with Oxygen with effect from 1 July 2004.
l Anglogold amalgamated with Discovery Health with effect from 1 June 2004.
m Billmed amalgamated with Samancor Health Plan with effect from 1 July 2004.

- PMSA = Personal Medical Savings Account
- GCI = Gross Contribution Income
- PABPM = Per Average Beneficiary Per Month
- PB = Per Beneficiary

- There are no 2004 figures for the colour coded schemes due to:
  - Schemes liquidating during the year (Highveld furnished the Office with management accounts for the 2003 financial year).

The following schemes amalgamated in 2004:
- Allcare with NBC with effect from 1 January 2004.
- Anglogold with Discovery Health with effect from 1 June 2004.
- Myhealth with Oxygen with effect from 1 July 2004.
- Billmed with Samancor with effect from 1 July 2004.

- There are no 2003 figures for the colour coded schemes due to:
  - Schemes registering during 2004. The solvency ratio is not directly comparable to that of other schemes.

Movement in the solvency positions of open medical schemes as at 31 December 2004

Movement in the solvency positions of open medical schemes that did not achieve 25% as at December 2004

Ref. No.	Name of Medical Scheme	Beneficiaries					Gross Contribution Income (GCI)						Nett Claims Incurred (incl PMSA Claims)						Gross Non-Health Expenses (incl PMSA)								Year End Reserve Position (Per Regulation 29)						Solvency Ratio				
		31/12/2004	31/12/2003	% 2004 Growth	Average 2004	Average 2003	2004 R'000	2003 R'000	% 2004 Growth	PABPM 2004 R	PABPM 2003 R	% 2004 Growth	2004 R'000	2003 R'000	% 2004 Growth	PABPM 2004 R	PABPM 2003 R	% 2004 Growth	2004 R'000	2003 R'000	% 2004 Growth	As % of GCI 2004	As % of GCI 2003	PABPM 2004 R	PABPM 2003 R	% 2004 Growth	2004 R'000	2003 R'000	% 2004 Growth	PB 2004 R	PB 2003 R	% 2004 Growth	2004 25,0%	2003 22,0%	2002 17,50%	2001 13,50%	2000 10%
1139	Omnihealth	34811	72898	-52	46257	88883	380375	646339	-41	685	606	13	339309	512389	-34	611	480	27	58362	208227	-72	15	32	105	195	-46	(693)	11733	-106	-20	161	-112	-0,18	1,82	7,92	1,69	5,23
1215	Oxygen	200498	119260	68	165576	116480	945999	606837	56	476	434	10	793618	464522	71	399	332	20	168115	109010	54	18	18	85	78	8	153832	155623	-1	767	1305	-41	16,26	25,64	15,43	10,97	4,12
1170	NBC Medical Scheme	17519	15524	13	18245	15993	206886	169008	22	945	881	7	163882	130669	25	749	681	10	28428	22503	26	14	13	130	117	11	36769	24825	48	2099	1599	31	17,77	14,69	4,89	-1,11	2,52
1576	Liberty Medical Scheme	94833	103422	-8	95506	107105	764819	720870	6	667	561	19	582699	588487	-1	508	458	11	112850	106115	6	15	15	98	83	19	158948	72458	119	1676	701	139	20,78	10,05	7,99	7,16	3,45
1125	Discovery Health Medical Scheme	1564874	1427167	10	1510623	1377204	12965892	10998972	18	715	666	7	9479580	7974441	19	523	483	8	2197508	1911721	15	17	17	121	116	5	3062851	1656057	85	1957	1160	69	23,62	15,06	7,33	2,58	1,70
1166	National Independent Medical Aid Society (NIMAS)	36698	33753	9	35669	33241	258935	222230	17	605	557	9	226849	195525	16	530	490	8	21518	16129	33	8	7	50	40	24	52619	40645	29	1434	1204	19	20,32	18,29	12,72	12,13	16,74
1575	Resolution Health Medical Scheme	76819	61713	24	67315	52921	385918	277529	39	478	437	9	208497	164102	27	258	258	0	124100	79085	57	32	28	154	125	23	95622	54488	75	1245	883	41	24,78	19,63	16,49	13,18	12,17
1285	Protector Health	70356	91876	-23	84843	82938	566492	533496	6	556	536	4	519635	473098	10	510	475	7	69721	77864	-10	12	15	68	78	-12	(3849)	21595	-118	-55	235	-123	-0,68	4,05	7,42	25,45	27,71
1587	Pathfinder Medical Scheme	4862	1684	189	2512	2022	12298	6819	80	408	281	45	7076	5764	23	235	238	-1	4277	3413	25	35	50	142	141	1	33	N/A	N/A	7	N/A	N/A	0,27	0,00	-12,56	N/A	N/A
1546	Pharos Medical Plan	18762	16170	16	17812	15788	133279	103969	28	624	549	14	106789	83769	27	500	442	13	25392	17799	43	19	17	119	94	26	20443	17287	18	1090	1069	2	15,34	16,63	13,49	13,55	11,19
1464	Suremed Health	7269	7843	-7	6909	7251	49119	41897	17	592	482	23	34230	28010	22	413	322	28	11593	13714	-15	24	33	140	158	-11	8357	4332	93	1150	552	108	17,01	10,34	17,47	15,14	27,70
1087	Munimed	119484	115728	3	116981	99267	1012616	793866	28	721	666	8	875740	673939	30	624	566	10	146380	131504	11	14	17	104	110	-6	106633	110672	-4	892	956	-7	10,53	13,94	20,04	20,90	22,38
1167	National Medical Plan (NMP)	141748	150341	-6	144491	151428	1292193	1216419	6	745	669	11	1056117	1008697	5	609	555	10	178222	170356	5	14	14	103	94	10	280193	260829	7	1977	1735	14	21,68	21,44	20,93	17,06	18,50
1589	Baymed	4003	N/A	N/A	4003	N/A	3009	N/A	N/A	63	N/A	N/A	2890	N/A	N/A	60	N/A	N/A	450	N/A	N/A	15	N/A	9	N/A	N/A	(331)	N/A	N/A	-83	N/A	N/A	-10,99	N/A	N/A	N/A	N/A
1586	Xpress Care Medical Scheme	24325	25406	-4	25805	20771	122228	77953	57	395	313	26	94818	53900	76	306	216	42	25747	16582	55	21	21	83	67	25	14079	13655	3	579	537	8	11,52	17,52	16,60	0,00	N/A
1162	Global Health	57665	64725	-11	62330	47715	478171	357262	34	639	624	2	436587	318172	37	584	556	5	58349	39197	49	12	11	78	68	14	98556	96377	2	1709	1489	15	20,61	26,98	28,68	22,47	19,36
1147	Telemed	58724	51727	14	60001	53826	676967	547823	24	940	848	11	639046	509871	25	888	789	12	42937	41707	3	6	8	60	65	-8	159759	149187	7	2721	2884	-6	23,60	27,23	26,18	24,83	16,89

Movement in the solvency positions of open medical schemes that achieved 25% as at December 2004 but were previously below the prescribed levels

1202	Fedhealth	142247	142384	0	140713	153239	1150211	1123175	2	681	611	12	874461	853858	2	518	464	12	188258	190949	-1	16	17	111	104	7	296465	253183	17	2084	1778	17	25,77	22,54	14,36	6,57	0,37
1252	Bestmed Medical Scheme	82284	74151	11	79376	67475	644428	519821	24	677	642	5	474216	398979	19	498	493	1	85224	59978	42	13	12	89	74	21	206012	113864	81	2504	1536	63	31,97	21,90	13,08	6,93	-1,13
1577	Ingwe Health Plan	33228	34702	-4	30054	34537	132539	138871	-5	368	335	10	99556	87453	14	276	211	31	38664	33441	16	29	24	107	81	33	42807	44795	-4	1288	1291	0	32,30	32,26	16,63	9,22	6,74
1422	Topmed Medical Scheme	35083	42415	-17	36036	45375	327374	378884	-14	757	696	9	268975	290371	-7	622	533	17	40393	43948	-8	12	12	93	81	16	124447	96582	29	3547	2277	56	38,01	25,49	7,67	1,89	1,05
1140	Medshield Medical Scheme	199070	250642	-21	218210	261881	1365338	1537838	-11	521	489	7	871958	938417	-7	333	299	12	337507	393775	-14	25	26	129	125	3	553207	316745	75	2779	1264	120	40,52	20,60	7,21	6,31	-0,36
1560	Openplan Medical Scheme	41933	49429	-15	44279	53824	362027	396548	-9	681	614	11	314048	321727	-2	591	498	19	52642	57820	-9	15	15	99	90	11	158171	148079	7	3772	2996	26	43,69	37,34	18,55	2,29	1,44
1446	Selfmed Medical Scheme	32138	35545	-10	33299	38687	259059	278193	-7	648	599	8	214441	221648	-3	537	477	12	35865	39394	-9	14	14	90	85	6	116706	91204	28	3631	2566	42	45,05	32,78	20,84	13,79	7,80
1141	Spectramed	200224	158041	27	176225	136599	1030648	699750	47	487	427	14	709591	567115	25	336	346	-3	157389	96565	63	15	14	74	59	26	265214	97726	171	1325	618	114	25,73	13,97	11,34	9,47	10,01
1506	Medimed Medical Scheme	12724	9716	31	12581	9552	70291	48543	45	466	423	10	52854	36602	44	350	319	10	6603	4629	43	9	10	44	40	8	31806	19862	60	2500	2044	22	45,25	40,92	25,28	10,61	12,77
1021	Meridian Health	4289	11226	-62	5225	12512	54040	123901	-56	862	825	4	44745	87749	-49	714	584	22	6667	15076	-56	12	12	106	100	6	38670	32936	17	9016	2934	207	71,56	26,58	10,48	13,44	120,24
1512	Bonitas Medical Aid Fund	527575	651511	-19	564554	668780	3883967	4517863	-14	573	563	2	3006354	3780416	-20	444	471	-6	505154	455016	11	13	10	75	57	32	1208443	717017	69	2291	1101	108	31,11	15,87	9,49	16,71	18,13
1486	MSP Sizwe Medical Scheme	153728	163765	-6	156764	169596	1187572	1114384	7	631	548	15	832697	875982	-5	443	430	3	184954	167436	10	16	15	98	82	20	399204	209296	91	2597	1278	103	33,62	18,78	12,28	13,80	11,02

Notes:

Schemes placed under close monitoring during the 2000 year
Schemes placed under close monitoring during the 2001 year
Schemes placed under close monitoring during the 2002 year
Schemes placed under close monitoring during the 2003 year
Schemes placed under close monitoring during the 2004 year

Please take note that all schemes that amalgamated or liquidated were removed from the table

- PMSA = Personal Medical Savings Account
- GCI = Gross Contribution Income
- PABPM = Per Average Beneficiary Per Month
- PB = Per Beneficiary

Detailed financial results: registered schemes as at 31 December 2004

Ref. No.	Name of Medical Scheme	Accounts Receivable		Contribution Debtors		Accounts Payable		Outstanding Claims Provision			Investments						Gross Claims Incurred Cash and Cash Equivalents Coverage	
								Prior Year Claims Provision Utilised	Covering Nett Claims		Cash and Cash Equivalents	Bonds and Debentures	Equities	Properties	Insurance Policy	Other		
		R'000	Days Outstanding	R'000	Days Outstanding	R'000	Days Outstanding	R'000	%	Months	R'000	R'000	R'000	R'000	R'000	R'000	Months	
REGISTERED SCHEMES – OPEN																		
1589	Baymed	1 336	27,10	1 336	27,10	1 213	25,61	637	N/A	0,44	183	-	-	-	-	-	0,13	
1252	Bestmed Medical Scheme	5 998	3,40	781	0,44	48 193	37,09	12900	72,62	0,46	302 937	7 484	3 957	7 462	545	3 236	7,80	
1512	Bonitas Medical Aid Fund	65 225	6,13	91 856	8,63	310 688	37,72	177 249	114,08	0,71	1 120 484	220 138	453 601	28 056	64 651	5 378	4,15	
1034	Cape Medical Plan	4 504	25,01	86	0,48	3 014	16,10	5 000	119,98	0,95	49 185	27 643	66 457	16 530	-	1 230	8,64	
1048	Commercial and Industrial Medical Aid Society (CIMAS)	7 603	34,06	6 041	27,06	6 367	31,40	2 500	92,16	0,41	91 595	1 659	15 870	682	11 672	-	14,06	
1552	Community Medical Aid Scheme (COMMED)	5 277	8,66	6 819	11,19	14 590	30,23	12 000	103,95	0,82	87 560	34 407	43 086	-	306	144	5,53	
1491	Compcare Medical Scheme	10 717	14,73	9 566	13,15	16 424	29,12	10 599	103,66	0,65	128 676	-	984	2 388	-	-	7,50	
1125	Discovery Health Medical Scheme	602 559	16,96	521 896	14,69	358 489	13,80	403 508	111,28	0,66	2 140 174	2 019 169	-	-	-	-	5,27	
1596	Eclipse Medical Scheme	52	6,56	52	6,56	335	51,97	455	N/A	2,32	865	-	-	-	-	-	4,39	
1202	Fedhealth	67 758	21,50	72 160	22,90	15 277	6,38	61 985	112,94	1,01	324 128	71 569	50 227	1 108	238 795	12	2,69	
1501	Free State Medical Aid Scheme	31	5,66	-	0,00	119	22,73	105	0,00	0,76	900	554	-	-	-	2	9,12	
1554	Genesis Medical Scheme	161	0,56	33	0,12	9 264	41,44	7 051	93,29	1,32	84 994	-	-	-	-	-	12,50	
1561	Gen-Health Medical Scheme	6 859	30,63	6 443	28,77	6 245	42,70	4 544	53,33	1,24	57 845	-	-	-	-	685	13,00	
1162	Global Health	28 625	21,85	29 303	22,37	25 637	21,43	18 000	111,34	0,60	81 608	5 386	3 457	5 039	79 105	1 027	2,39	
1466	Good Hope Medical Aid Society	415	5,67	-	0,00	1 789	27,31	630	32,66	0,32	29 101	-	143	-	6 923	-	14,60	
1537	Hosmed Medical Aid Scheme	19 936	12,17	14 169	8,65	29 264	21,39	86 476	117,58	2,08	277 737	-	-	-	-	286	6,67	a
1577	Ingwe Health Plan	3 855	10,62	1 354	3,73	12 050	44,18	5 145	103,93	0,62	59 625	-	-	-	-	-	7,19	
1556	KwaZulu-Natal Medical Aid Scheme	496	2,76	2 451	13,62	10 216	71,29	6 900	95,18	1,58	84 636	-	5 318	-	-	68	19,42	
1576	Liberty Medical Scheme	4 286	2,05	4 098	1,96	12 579	7,88	36 000	89,22	0,95	172 867	98 563	9 080	-	-	-	4,08	
1536	Lifemed Medical Scheme	5 717	22,91	5 556	22,27	4 847	23,54	4 017	106,00	0,64	30 583	-	3 659	1 074	-	-	4,88	
1142	Medical Expenses Distribution Society (MEDS)	14 612	24,12	13 701	22,62	2 296	4,52	8 000	104,93	0,54	33 136	38 996	28 824	-	-	-	1,34	
1549	Medicover 2000	23 350	14,83	95	0,06	9 834	8,78	26 132	87,22	0,85	606 107	20 255	14 564	33 231	-	3 553	18,36	
1149	Medihelp	141 379	19,57	28 571	3,96	115 443	18,35	65 520	98,60	0,35	586 157	-	23 785	17 992	-	24 433	3,06	
1506	Medimed Medical Scheme	4 658	24,19	4 330	22,49	2 245	15,51	3 609	86,21	0,99	34 454	-	-	-	-	22	7,82	
1140	Medshield Medical Scheme	27 827	7,44	34 809	9,31	170 095	71,20	41 096	97,21	0,71	696 705	39 833	-	-	126 214	19	10,14	
1021	Meridian Health	2 284	15,43	1 978	13,36	985	8,04	3 155	93,39	1,12	11 295	20 942	21 307	-	-	-	3,03	
1087	Munimed	14 795	5,33	6 963	2,51	48 045	20,02	34 000	104,17	0,48	93 198	33 681	65 766	18 659	15 538	188	2,67	
1166	National Independent Medical Aid Society (NIMAS)	10 145	14,30	6 285	8,86	10 878	17,50	25 100	45,97	1,38	93 366	182	3 971	-	-	797	2,21	
1167	National Medical Plan (NMP)	18 651	5,27	14 867	4,20	24 782	8,56	83 419	97,62	1,15	359 013	227 489	-	-	-	32 613	2,37	
1170	NBC Medical Scheme	9 128	16,10	9 858	17,39	1 258	2,80	13 500	102,25	1,05	52 686	-	-	-	-	-	3,86	
1139	Omnihealth	15 454	14,83	22 323	21,42	19 495	20,97	13 500	99,22	0,53	42 204	-	2 446	-	-	1 231	1,49	
1560	Openplan Medical Scheme	4 254	4,29	4 281	4,32	22 095	25,68	14 021	97,91	0,60	156 275	55 008	32	490	-	1 650	5,68	
1215	Oxygen	5 086	1,96	7 138	2,75	59 726	27,47	52 300	138,06	0,84	109 202	213 521	-	2 537	-	-	1,45	
1587	Pathfinder Medical Scheme	229	6,80	737	21,88	3 153	162,65	644	47,85	1,20	4 629	-	-	-	-	64	7,85	
1546	Pharos Medical Plan	3 464	9,49	3 023	8,28	3 260	11,14	9 507	98,52	1,09	30 702	-	-	-	-	-	3,45	
1454	Pro Sano Medical Scheme	17 602	7,51	25 418	10,85	66 368	32,11	37 000	114,98	0,72	591 336	125	2 010	39 984	-	3 715	9,41	
1196	Protea Medical Aid Society	3 252	31,13	3 021	28,92	726	7,20	3 115	99,08	1,08	18 059	2 930	984	-	-	-	0,64	
1285	Protector Health	14 763	9,51	11 509	7,42	22 895	16,08	19 000	104,52	0,46	44 566	3 527	12 257	-	-	22	1,39	
1595	Pulz Medical Scheme	20 695	82,64	2 330	9,30	26 078	178,58	6 112	117,86	1,64	30 478	-	-	-	-	-	6,86	
1575	Resolution Health Medical Scheme	3 443	3,26	2 080	1,97	3 980	6,97	13 410	100,24	0,83	134 808	-	-	-	-	127	2,10	
1446	Selfmed Medical Scheme	2 018	2,84	1 203	1,70	16 600	28,25	14 500	92,25	0,88	101 708	29 914	25 842	3 066	-	2 060	3,40	
1486	Sizwe Medical Fund	69 559	21,38	73 123	22,47	33 611	14,73	50 000	94,11	0,72	357 460	39 863	33 453	-	-	94	4,81	
1141	Spectramed	44 161	15,64	20 650	7,31	19 663	10,11	67 053	0,00	1,22	348 594	-	-	-	8 140	194	5,90	
1464	Suremed Health	984	7,31	1 170	8,69	5 910	63,01	4 950	92,38	1,74	18 479	-	-	-	-	-	6,48	
1147	Telemed	12 157	6,55	10 113	5,45	7 326	4,18	45 500	90,37	0,85	224 158	-	-	6 455	-	326	4,21	
1592	Thebemed	298	11,69	367	14,43	360	22,84	1 695	N/A	3,54	3 655	-	-	-	-	-	7,63	

Detailed financial results: registered schemes as at 31 December 2004

Ref. No.	Name of Medical Scheme	Accounts Receivable		Contribution Debtors		Accounts Payable		Outstanding Claims Provision			Investments						Gross Claims Incurred Cash and Cash Equivalents Coverage
								Prior Year Claims Provision Utilised	Covering Nett Claims		Cash and Cash Equivalents	Bonds and Debentures	Equities	Properties	Insurance Policy	Other	
		R'000	Days Outstanding	R'000	Days Outstanding	R'000	Days Outstanding	R'000	%	Months	R'000	R'000	R'000	R'000	R'000	R'000	Months
1422	Topmed Medical Scheme	4 883	5,44	1 251	1,40	16 878	22,90	19 011	99,56	0,98	156 602	25 174	-	-	-	-	8,02
1586	X-Press Care Medical Scheme	2 928	8,74	3 756	11,22	6 619	25,48	8 991	102,97	1,15	32 912	-	-	-	-	-	3,78
SUB-TOTAL – Registered Open Schemes		1 333 468	13,22	1 088 952	10,79	1 607 204	20,62	1 539 540	100,31	0,75	10 097 626	3 238 012	891 079	184 754	551 889	83 177	4,94
REGISTERED SCHEMES – RESTRICTED																	
1553	ABI Medical Scheme	88	0,70	65	0,52	508	6,27	1 704	75,21	0,82	45 765	-	-	-	-	-	18,58
1005	AECI Medical Aid Society	7 668	15,47	7 646	15,42	3 540	7,52	13 738	102,81	0,96	38 423	19 137	66 564	-	-	-	2,81
1567	Afrox Medical Aid Society	16 343	38,00	12 376	28,78	4 471	12,34	6 298	106,50	0,66	48 481	-	9 401	-	-	-	3,90
1456	Alliance Midmed Medical Scheme	2 817	24,26	2 206	19,00	255	3,29	2 435	88,69	1,45	29 375	3 925	-	-	-	-	14,11
1534	Altron Medical Aid Scheme	2 745	7,73	2 588	7,29	1 620	5,43	9 345	99,13	1,38	79 339	8 316	-	391	-	-	7,43
1012	Anglo American Corporation Medical Scheme (AACMED)	10 152	12,62	8 382	10,42	1 663	2,47	17 574	73,24	1,10	114 847	241 449	590 410	2 089	46 471	-	5,62
1571	Anglovaal Group Medical Scheme	4 889	15,72	3 568	11,47	2 753	10,84	4 600	105,36	0,82	59 255	12 930	25 797	156	-	18 309	7,67
1013	Aranda Medical Scheme	400	9,42	237	5,58	229	7,75	942	65,90	1,05	9 681	-	-	-	-	-	10,77
1279	Bankmed	7 759	1,95	3 396	0,85	184 698	51,92	44 777	94,38	0,50	524 315	327 314	108 550	21 957	-	365	6,67
1507	Barloworld Medical Scheme	2 263	4,74	222	0,47	3 644	7,97	12 303	103,25	0,88	109 346	-	-	-	-	-	7,86
1115	Biz Health Medical Scheme	4 031	40,36	2 377	23,80	3 627	38,72	300	111,02	0,11	20 748	274	913	-	-	-	0,87
1526	BMW Employees Medical Aid Society	447	2,72	71	0,43	1 134	8,26	3 100	86,42	0,74	49 428	-	-	-	6 814	-	11,84
1237	BPSA Medical Scheme	141	1,23	132	1,15	2 441	18,48	2 256	98,89	0,56	7 805	13 242	15 033	4 198	-	-	1,27
1590	Building & Construction Industry Medical Aid Fund	290	3,53	118	1,44	307	5,15	2 400	90,22	1,32	21 567	-	969	-	-	0	11,88
1593	Built Environment Professional Associations Medical Scheme (BEPS)	1 574	24,01	1 202	18,33	171	3,03	1 766	102,83	1,30	3 043	-	-	-	-	-	1,77
1158	Cawmed Medical Scheme	1 403	85,55	-	0,00	135	3,96	1 350	0,00	1,30	8 946	13 421	13 146	-	-	-	0,98
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	11 320	12,47	11 100	12,23	5 171	6,99	26 000	102,22	1,26	67 486	24 859	17 823	4 985	67 963	-	3,00
1521	Clicks Group Medical Scheme	971	18,12	575	10,74	1 388	27,45	1 900	106,78	1,29	8 682	-	-	-	-	-	5,64
1570	CSIR Medical Scheme	682	4,17	45	0,27	2 016	15,14	3 232	0,00	1,06	27 222	-	-	-	-	-	6,72
1039	DCMed Medical Aid Fund	1 862	8,39	822	3,70	1 290	7,27	4 082	92,40	0,76	35 516	-	3 585	-	-	-	6,58
1068	De Beers Benefit Society	4 285	7,18	-	0,00	29 143	59,77	18 937	82,19	1,28	221 499	-	-	-	-	5 103	14,93
1484	Edcon Medical Aid Scheme	686	4,36	245	1,55	1 804	14,76	3 900	81,02	1,30	31 670	-	143	-	-	-	8,55
1513	Ellerines Holdings Medical Aid Society	206	5,55	66	1,79	98	3,44	600	93,97	0,69	12 280	-	-	-	-	-	14,13
1572	Engen Medical Benefit Fund	488	2,43	25	0,13	2 633	15,97	3 231	104,32	0,73	50 561	1 038	-	-	-	-	8,21
1585	Eyethumed Medical Scheme	1 123	12,76	323	3,67	2 982	47,00	1 300	76,52	0,67	20 317	4 380	-	-	-	-	5,85
1271	Fishing Industry Medical Scheme (Fishmed)	373	37,97	453	46,04	312	59,37	130	93,46	0,81	2 876	484	-	-	-	7	19,59
1086	Food Workers Medical Benefit Fund	1 435	42,12	1 314	38,55	382	21,78	-	N/A	-	8 543	4 096	11 962	3 207	590	114	0,21
1578	Foschini Group Medical Aid Scheme	3 468	34,47	2 938	29,21	866	11,25	1 078	91,77	0,46	29 636	-	-	-	-	-	12,65
1082	G5Med	4 976	28,23	4 028	22,85	963	7,50	2 700	107,75	0,77	54 811	477	6 112	114	-	-	13,76
1270	Golden Arrow Employees Medical Benefit Fund	2 129	36,68	1 901	32,75	1 559	37,96	996	101,39	0,80	7 942	362	-	-	-	-	6,65
1523	Grintek Electronics Medical Aid Scheme	2 192	31,69	1 762	25,48	2 134	38,75	400	107,71	0,26	27 391	1 143	-	-	-	-	14,64
1487	Holcim South Africa Medical Scheme	431	4,77	22	0,24	1 476	17,54	1 408	99,25	0,69	23 427	-	143	-	520	-	4,15
1111	IBM (SA) Medical Aid Society	3 579	40,36	2 472	27,88	1 997	24,94	1 300	72,53	0,64	16 521	-	-	-	-	144 380	6,78
1591	Impala Medical Plan	8	0,13	-	0,00	2 002	34,22	-	N/A	-	6 509	-	-	-	-	-	3,66
1559	Imperial Group Medical Scheme	3 309	11,25	3 923	13,34	1 675	7,28	5 000	87,65	0,74	52 108	-	-	-	32 257	-	7,45

Detailed financial results: registered schemes as at 31 December 2004

Ref. No.	Name of Medical Scheme	Accounts Receivable		Contribution Debtors		Accounts Payable		Outstanding Claims Provision			Investments						Gross Claims Incurred Cash and Cash Equivalents Coverage
									Prior Year Claims Provision Utilised	Covering Nett Claims	Cash and Cash Equivalents	Bonds and Debentures	Equities	Properties	Insurance Policy	Other	
		R'000	Days Outstanding	R'000	Days Outstanding	R'000	Days Outstanding	R'000	%	Months	R'000	R'000	R'000	R'000	R'000	R'000	Months
1121	Klerksdorp Medical Benefit Society (KDM)	28 547	73,43	3 114	8,01	46 275	114,05	5 700	88,77	0,46	10 441	-	189	75 890	-	42 105	0,85
1145	Lamaf Medical Scheme	20 419	15,39	18 006	13,57	9 847	8,91	25 000	94,56	0,86	185 832	4 970	2 452	5 415	-	445	5,60
1197	Libcare Medical Scheme	2 912	10,44	3 141	11,26	648	3,07	5 000	94,86	1,06	37 722	76 891	7 960	-	-	-	7,78
1547	Malcor Medical Scheme	131	0,59	39	0,18	1 259	5,51	7 566	0,00	1,10	29 472	-	18 141	-	-	-	0,87
1042	Mascom Medical Scheme	49	0,71	44	0,64	1 561	24,45	1 307	63,19	0,83	33 795	-	-	-	-	-	1,62
1495	Massmart Health Plan	451	4,64	44	0,45	464	6,63	1 500	92,08	0,88	25 448	1 004	2 619	-	-	-	9,47
1588	MEDCOR	3 908	1,66	440	0,19	78 840	51,33	33 454	91,41	0,72	302 823	-	-	-	-	274	6,48
1548	Medipos Medical Scheme	23 755	46,33	17 115	33,38	7 450	14,84	9 900	105,18	0,81	64 147	260 595	192 890	4 989	-	116	4,20
1568	Medisense Medical Scheme	12 045	28,64	10 932	25,99	8 107	27,31	5 400	95,91	0,86	127 035	-	-	-	-	-	14,07
1535	Metrocare	5 520	31,08	5 213	29,35	1 039	7,17	3 500	92,41	0,79	37 662	-	-	-	24 884	-	8,54
1105	Metropolitan Medical Scheme	122	0,45	-	0,00	3 499	15,87	4 298	101,16	0,64	10 887	-	-	-	60 483	-	1,62
1569	Minemed Medical Scheme	1 287	3,47	73	0,20	1 318	4,77	7 500	64,68	0,89	63 161	-	-	-	-	1 010	7,52
1566	Moremed Medical Scheme	1 493	38,68	1 817	47,09	1 306	46,23	400	122,33	0,48	7 642	2 144	4 242	58	-	-	2,22
1208	Mutual & Federal Medical Aid Fund	1 119	7,30	413	2,69	684	5,12	4 000	89,65	1,02	36 713	-	-	-	-	-	9,02
1154	Nampak Group Medical Aid	10 758	29,95	9 457	26,33	9 735	32,59	7 664	87,64	0,96	105 279	-	-	-	-	-	11,59
1241	Naspers Medical Fund	1 193	4,05	607	2,06	5 370	23,03	5 021	92,20	0,79	72 464	-	25 298	-	-	-	10,22
1469	Nedcor Medical Aid Scheme	7 474	9,35	5 315	6,65	27 588	35,80	15 400	109,68	0,67	22 929	-	-	-	720 685	-	0,98
1584	Netcare Medical Scheme	4 278	7,63	3 341	5,96	956	2,04	10 700	97,94	0,90	113 440	-	-	-	-	-	7,96
1214	Old Mutual Staff Medical Aid Scheme	3 436	6,64	2 137	4,13	5 665	11,62	11 300	120,05	0,83	22 585	137 935	5 437	-	-	10 734	0,96
1441	Parmed Medical Aid Scheme	1 396	5,89	3 307	13,96	4 824	23,98	5 490	102,32	0,90	22 340	20 360	9 321	-	-	-	3,65
1515	PG Bison Medical Aid Society	324	6,92	241	5,14	106	2,65	1 564	0,00	1,29	12 931	-	-	-	-	-	10,68
1186	PG Group Medical Scheme	2 094	23,79	1 931	21,93	1 891	27,43	1 226	98,99	0,81	36 654	-	-	-	-	-	17,48
1563	Pick & Pay Medical Scheme	740	2,85	496	1,91	2 601	12,69	2 796	98,35	0,63	51 999	17 867	39 154	152	-	-	1,45
1583	Platinum Health	18 970	45,66	6 167	14,84	8 222	18,76	12 307	104,90	0,94	60 502	-	-	-	-	142	4,54
1194	Profmed	1 053	0,78	1 443	1,06	11 893	11,72	58 321	0,00	1,93	162 927	-	46 292	-	-	185	5,28
1516	Quantum Medical Aid Society	4 376	12,93	3 746	11,07	3 540	13,33	4 500	50,15	0,72	52 412	20 324	47 861	13 173	-	9 581	1,26
1201	Rand Water Medical Scheme	1 655	9,43	1 505	8,57	1 655	11,69	6 950	98,07	1,61	51 637	-	-	-	-	-	11,99
1430	Remedi Medical Aid Scheme	8 194	11,73	6 266	8,97	6 049	11,39	7 071	96,11	0,52	173 798	-	-	-	-	-	10,76
1176	Retail Medical Scheme	281	1,33	-	0,00	7 760	50,56	3 300	63,12	0,84	29 798	14 841	-	-	15 330	-	9,56
1209	SA Breweries Medical Aid Society	1 551	5,57	731	2,63	425	2,05	8 574	93,14	1,49	77 770	-	-	-	-	-	12,34
1424	SABC Medical Aid Scheme	1 763	7,60	313	1,35	746	3,76	4 338	115,31	0,85	86 028	99	-	-	-	-	14,26
1557	Samancor Health Plan	7 492	33,12	3 623	16,02	1 449	5,46	7 700	84,04	0,95	112 854	-	-	-	-	-	13,99
1038	SAMWUMed	13 815	33,76	12 827	31,34	7 661	25,83	15 402	102,58	1,71	143 150	3 474	4 680	9 051	8 531	2 263	14,81
1527	Sappi Medical Aid Scheme	2 706	10,04	2 043	7,58	2 506	10,68	4 500	90,01	0,77	49 597	-	-	-	-	-	6,95
1234	Sasolmed	5 520	3,88	26	0,02	7 633	7,05	22 496	86,85	0,69	102 183	112 750	-	-	58 241	-	3,10
1531	Sedmed	-	-	-	0,00	596	27,53	653	0,00	0,99	2 327	-	-	-	-	-	3,53
1243	Siemens Medical Scheme	1 615	8,47	601	3,15	506	3,38	3 000	109,58	0,78	38 699	-	-	-	15 962	-	8,49
1580	South African Police Service Medical Scheme (POLMED)	38 282	5,31	6 123	0,85	262 125	42,68	146 304	72,30	0,78	1 510 440	94 802	-	-	33 925	576	7,73
1254	Stocksmed	712	17,35	199	4,86	311	10,32	708	80,00	0,99	29 486	-	-	-	-	-	32,17
1544	Tiger Brands Medical Scheme	5 400	15,24	4 737	13,37	2 591	8,02	9 650	99,37	0,98	91 913	-	12 171	-	-	-	9,35
1582	Transmed Medical Fund	27 879	8,65	1 355	0,42	38 162	13,08	190 867	30,24	2,33	1 190 644	-	-	-	-	240	13,42
1579	Tsogo Sun Group Medical Scheme	1 394	13,87	1 221	12,15	1 588	20,22	1 300	96,92	0,71	34 541	2 208	-	-	-	-	15,38
1434	Umed	7 902	12,90	2 577	4,21	22 113	44,10	16 848	94,55	1,13	173 369	-	5 004	-	-	158	11,37
1597	Umvuzo Health Medical Scheme	1 062	21,80	612	12,56	1 138	35,92	670	N/A	0,69	2 153	-	-	-	-	203	2,22
1520	University of Natal Medical Scheme	707	4,65	103	0,68	2 611	21,94	1 530	97,30	0,51	25 917	-	20 146	-	-	1 482	5,67
1282	University of the Witwatersrand Staff Medical Aid Scheme	1 090	6,70	41	0,25	779	5,93	3 436	98,31	0,86	53 252	-	-	-	-	-	13,32
1565	Venda Police and Prisons Medical Scheme (Polprismed)	41	0,62	-	0,00	1 887	33,07	2 151	99,07	1,24	3 565	-	-	-	-	-	2,05

Detailed financial results: registered schemes as at 31 December 2004

Ref. No.	Name of Medical Scheme	Accounts Receivable		Contribution Debtors		Accounts Payable		Outstanding Claims Provision			Investments						Gross Claims Incurred Cash and Cash Equivalents Coverage
									Prior Year Claims Provision Utilised	Covering Nett Claims	Cash and Cash Equivalents	Bonds and Debentures	Equities	Properties	Insurance Policy	Other	
		R'000	Days Outstanding	R'000	Days Outstanding	R'000	Days Outstanding	R'000	%	Months	R'000	R'000	R'000	R'000	R'000	R'000	Months
1291	Witbank Coalfields Medical Aid Scheme	5 801	15,86	4 409	12,05	6 714	21,37	6 000	84,57	0,83	68 018	26 562	67 040	11 244	24 615	718	5,04
1293	Wooltru Healthcare Fund	255	0,82	162	0,52	3 604	13,75	5 146	95,01	0,67	46 011	66 306	-	-	-	-	2,26
1253	Xstrata Medical Aid Scheme	1 351	7,43	559	3,07	1 913	13,85	2 700	113,30	0,64	25 819	537	-	-	10 573	-	6,15
SUB-TOTAL – Registered Restricted Schemes		400 856	9,95	225 210	5,59	898 294	26,52	923 192	73,35	0,97	7 707 573	1 540 514	1 381 443	157 069	1 127 843	238 511	7,34
TOTAL REGISTERED SCHEMES		1 734 324	12,28	1 314 162	9,31	2 505 498	22,41	2 462 732	89,47	0,82	17 805 199	4 778 526	2 272 522	341 823	1 679 733	321 688	5,67

Notes:

a Draft Annual Financial Statements were submitted.

- The denominator is gross contribution income in respect of accounts recievable outstanding days and contribution debtors.
- The denominator is gross claims incurred in respect of accounts payable outstanding days.
- In respect of prior year claims provision utilised = prior year payments / provision at the beginning of the year.
- In respect of outstanding claims provision covering net claims = provision at end of year / net claims incurred.
- In respect of Gross claims cash coverage = short term investments / gross claims incurred.

- Please take note that in respect of the Prior year claims provision utilised:
  - 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 equal to zero, no information was submitted.

- Please take note that each type of asset class inlcudes both long-term and short-term as well as those inside the Republic and outside the Republic.

Detailed financial results: registered schemes for the year ended 31 December 2004

Ref. No.	Name of Medical Scheme	Members	Beneficiaries	Gross Contributions		Gross Administration Expenses (RISK +PMSA)			Gross Administration Fees Paid		Audit Fees			Trustee Remuneration & Expenses					Principal Officer Fees			Staff Remuneration			Marketing and Advertising Expenditure			
		Average	Average	R'000	PABPM R	R'000	As % of GCI	PABPM R	R'000	PABPM R	R'000	PABPM R	As % of GAE	R'000	No of trustees	AVG per Trustee R	PABPM R	As % of GAE	R'000	PABPM R	As % of GAE	R'000	PABPM R	As % of GAE	R'000	PABPM R	As % of GAE	
REGISTERED SCHEMES – OPEN																												
1589	Baymed	1 003	4003	3009	376	390	12,96	49	377	47	-	-	0,00	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00	
1252	Bestmed Medical Scheme	28 633	79376	644428	677	60112	9,33	63	17518	18	118	0,12	0,20	558	18	31012	7,03	0,93	1035	1,09	1,72	13592	14	22,61	7169	7,53	11,93	
1512	Bonitas Medical Aid Fund	218431	564554	3883967	573	289538	7,45	43	248159	37	960	0,14	0,33	3804	83	45833	6,74	1,31	992	0,15	0,34	142	0	0,05	8765	1,29	3,03	
1034	Cape Medical Plan	4937	10763	65736	509	16225	24,68	126	-	-	290	2,25	1,79	58	3	19358	5,40	0,36	377	2,92	2,32	7006	54	43,18	350	2,71	2,16	
1048	Commercial and Industrial Medical Aid Society (CIMAS)	2894	7592	81480	894	8168	10,02	90	6151	68	124	1,36	1,52	51	5	10200	6,72	0,62	185	2,03	2,26	-	-	0,00	1145	12,57	14,02	
1552	Community Medical Aid Scheme (COMMED)	11455	32424	222459	572	37856	17,02	97	32579	84	515	1,32	1,36	948	10	94789	29,23	2,50	344	0,88	0,91	844	2	2,23	268	0,69	0,71	
1491	Compcare Medical Scheme	11658	29612	265498	747	28324	10,67	80	26365	74	208	0,59	0,73	54	12	4500	1,82	0,19	285	0,80	1,01	-	-	0,00	36	0,10	0,13	
1125	Discovery Health Medical Scheme	634100	1510623	12965892	715	1535728	11,84	85	1246750	69	1357	0,07	0,09	381	7	54381	0,25	0,02	785	0,04	0,05	210939	12	13,74	-	-	0,00	
1596	Eclipse Medical Scheme	216	480	2162	500	219	10,11	51	142	33	-	-	0,00	-	N/A	N/A	-	0,00	68	15,83	31,28	-	-	0,00	-	-	0,00	
1202	Fedhealth	57572	140713	1150211	681	140511	12,22	83	114719	68	626	0,37	0,45	1149	13	88368	8,16	0,82	780	0,46	0,56	-	-	0,00	14874	8,81	10,59	
1501	Free State Medical Aid Scheme	128	348	2017	483	240	11,90	58	-	-	16	3,80	6,60	-	N/A	N/A	-	0,00	65	15,52	26,98	40	10	16,53	-	-	0,00	
1554	Genesis Medical Scheme	7328	22712	104085	382	17064	16,39	63	14837	54	72	0,26	0,42	653	4	163303	28,76	3,83	260	0,95	1,52	-	-	0,00	-	-	0,00	
1561	Gen-Health Medical Scheme	6010	14892	81733	457	20529	25,12	115	13394	75	167	0,94	0,82	160	5	32010	10,75	0,78	195	1,09	0,95	919	5	4,48	3113	17,42	15,17	
1162	Global Health	25923	62330	478171	639	47423	9,92	63	37504	50	210	0,28	0,44	585	24	24390	9,39	1,23	1333	1,78	2,81	-	-	0,00	3383	4,52	7,13	
1466	Good Hope Medical Aid Society	3210	10587	26751	211	2948	11,02	23	2474	19	57	0,45	1,94	37	5	7300	3,45	1,24	137	1,08	4,64	-	-	0,00	90	0,71	3,07	
1537	Hosmed Medical Aid Scheme	33878	131468	597727	379	67829	11,35	43	56598	36	726	0,46	1,07	1208	7	172517	9,19	1,78	681	0,43	1,00	661	0	0,97	1733	1,10	2,55	a
1577	Ingwe Health Plan	16679	30054	132539	368	18840	14,21	52	8601	24	513	1,42	2,72	48	4	12077	1,61	0,26	936	2,60	4,97	-	-	0,00	7932	21,99	42,10	
1556	KwaZulu-Natal Medical Aid Scheme	3945	15191	65668	360	13597	20,71	75	8397	46	175	0,96	1,29	-	N/A	N/A	-	0,00	397	2,18	2,92	526	3	3,87	1142	6,26	8,40	
1576	Liberty Medical Scheme	41474	95506	764819	667	72165	9,44	63	67279	59	316	0,28	0,44	706	7	100829	7,39	0,98	130	0,11	0,18	-	-	0,00	472	0,41	0,65	
1536	Lifemed Medical Scheme	3355	8956	91063	847	9367	10,29	87	8588	80	95	0,88	1,01	113	7	16211	12,67	1,21	54	0,50	0,58	-	-	0,00	22	0,20	0,23	
1142	Medical Expenses Distribution Society (MEDS)	11510	24024	221074	767	23454	10,61	81	21642	75	222	0,77	0,95	10	1	10318	0,43	0,04	274	0,95	1,17	-	-	0,00	-	-	0,00	
1549	Medicover 2000	35030	94652	574760	506	45648	7,94	40	-	-	441	0,39	0,97	-	N/A	N/A	-	0,00	-	-	0,00	12960	11	28,39	6914	6,09	15,15	
1149	Medihelp	106464	198274	2636709	1108	201506	7,64	85	-	-	295	0,12	0,15	855	9	95008	4,31	0,42	1144	0,48	0,57	114254	48	56,70	9076	3,81	4,50	
1506	Medimed Medical Scheme	4657	12581	70291	466	6209	8,83	41	5542	37	42	0,28	0,67	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00	
1140	Medshield Medical Scheme	80164	218210	1365338	521	234377	17,17	90	174140	67	529	0,20	0,23	1994	13	153402	9,14	0,85	371	0,14	0,16	-	-	0,00	34728	13,26	14,82	
1021	Meridian Health	2300	5225	54040	862	4136	7,65	66	2652	42	129	2,06	3,12	241	9	26778	46,13	5,83	216	3,45	5,22	-	-	0,00	-	-	0,00	
1087	Munimed	45171	116981	1012616	721	88777	8,77	63	75991	54	338	0,24	0,38	974	19	51263	8,33	1,10	920	0,66	1,04	958	1	1,08	2811	2,00	3,17	
1148	Myhealth Medical Scheme	8267	17098	72788	710	8904	12,23	87	5771	56	57	0,28	0,64	218	5	43560	12,74	2,45	1470	14,33	16,51	46	0	0,51	378	3,69	4,25	b
1166	National Independent Medical Aid Society (NIMAS)	15067	35669	258935	605	18551	7,16	43	-	-	226	0,53	1,22	173	10	17312	4,85	0,93	509	1,19	2,74	9039	21	48,73	1368	3,20	7,38	
1167	National Medical Plan (NMP)	63464	144491	1292193	745	101195	7,83	58	91960	53	336	0,19	0,33	631	10	63059	4,36	0,62	850	0,49	0,84	197	0	0,19	4653	2,68	4,60	
1170	NBC Medical Scheme	7525	18245	206886	945	22030	10,65	101	20615	94	130	0,60	0,59	-	N/A	N/A	-	0,00	108	0,49	0,49	-	-	0,00	579	2,64	2,63	
1139	Omnihealth	17524	46257	380375	685	43650	11,48	79	14679	26	348	0,63	0,80	1243	7	177637	26,88	2,85	859	1,55	1,97	4461	8	10,22	3683	6,64	8,44	
1560	Openplan Medical Scheme	19310	44279	362027	681	37680	10,41	71	28768	54	320	0,60	0,85	1305	11	118673	29,48	3,46	470	0,88	1,25	1688	3	4,48	1832	3,45	4,86	
1215	Oxygen	67686	165576	945999	476	118687	12,55	60	106820	54	773	0,39	0,65	841	8	105157	5,08	0,71	796	0,40	0,67	3	0	0,00	5000	2,52	4,21	
1587	Pathfinder Medical Scheme	1268	2512	12298	408	3206	26,07	106	563	19	31	1,02	0,96	24	1	24000	9,55	0,75	497	16,47	15,49	646	21	20,14	647	21,44	20,17	
1546	Pharos Medical Plan	7072	17812	133279	624	21161	15,88	99	12311	58	388	1,82	1,84	61	6	10208	3,44	0,29	182	0,85	0,86	-	-	0,00	7087	33,16	33,49	
1454	Pro Sano Medical Scheme	43168	116821	855021	610	81033	9,48	58	43071	31	1154	0,82	1,42	3619	27	134054	30,98	4,47	553	0,39	0,68	4664	3	5,76	3117	2,22	3,85	
1196	Protea Medical Aid Society	1833	3198	38134	994	4180	10,96	109	3180	83	92	2,39	2,20	41	6	6900	12,94	0,99	324	8,45	7,76	-	-	0,00	262	6,83	6,27	
1285	Protector Health	31545	84843	566492	556	50282	8,88	49	42147	41	895	0,88	1,78	12	4	2934	0,14	0,02	529	0,52	1,05	176	0	0,35	461	0,45	0,92	
1595	Pulz Medical Scheme	5953	13474	91402	565	13780	15,08	85	12184	75	112	0,69	0,81	100	9	11151	7,45	0,73	90	1,11	0,65	-	-	0,00	-	-	0,00	
1575	Resolution Health Medical Scheme	26475	67315	385918	478	100088	25,94	124	40257	50	170	0,21	0,17	27	2	13691	0,41	0,03	459	0,57	0,46	426	1	0,43	6496	8,04	6,49	
1446	Selfmed Medical Scheme	13883	33299	259059	648	26581	10,26	67	12549	31	240	0,60	0,90	1537	5	307311	46,14	5,78	410	1,03	1,54	3829	10	14,41	2820	7,06	10,61	
1486	Sizwe Medical Fund	58987	156764	1187572	631	124696	10,50	66	100697	54	452	0,24	0,36	335	19	17626	2,14	0,27	602	0,32	0,48	1405	1	1,13	4300	2,29	3,45	
1141	Spectramed	59331	176225	1030648	487	114717	11,13	54	99006	47	432	0,20	0,38	108	7	15429	0,61	0,09	1889	0,89	1,65	317	0	0,28	8162	3,86	7,12	
1464	Suremed Health	2835	6909	49119	592	7694	15,66	93	4825	58	114	1,38	1,48	376	3	125292	54,41	4,89	275	3,31	3,57	-	-	0,00	-	-	0,00	
1147	Telemed	25258	60001	676967	940	35139	5,19	49	-	-	489	0,68	1,39	197	9	21924	3,29	0,56	198	0,28	0,56	20210	28	57,51	1022	1,42	2,91	
1592	Thebemed	1312	2679	9290	289	1279	13,76	40	1022	32	39	1,21	3,05	-	N/A	N/A	-	0,00	20	0,61	1,52	-	-	0,00	16	0,50	1,25	
1422	Topmed Medical Scheme	15170	36036	327374	757	29151	8,90	67	25191	58	628	1,45	2,16	812	7	115999	22,53	2,79	346	0,80	1,19	-	-	0,00	1089	2,52	3,73	
1586	X-Press Care Medical Scheme	9636	25805	122228	395	17634	14,43	57	12955	42	84	0,27	0,48	400	6	66667	15,50	2,27	98	0,32	0,56	-	-	0,00	2090	6,75	11,85	
SUB-TOTAL – Registered Open Schemes		1900692	4717436	36828247	651	3972499	10,79	70	2868971	51	16054	0,28	0,40	26650	427	62411	0,47	0,67	23498	0,42	0,59	409948	7	10,32	159085	2,81	4,00	

Detailed financial results: registered schemes for the year ended 31 December 2004

Ref. No.	Name of Medical Scheme	Members	Beneficiaries	Gross Contributions		Gross Administration Expenses (RISK +PMSA)			Gross Administration Fees Paid		Audit Fees			Trustee Remuneration & Expenses					Principal Officer Fees			Staff Remuneration			Marketing and Advertising Expenditure			
		Average	Average	R'000	PABPMR	R'000	As % of GCI	PABPMR	R'000	PABPMR	R'000	PABPMR	As % of GAE	R'000	No of trustees	AVG per Trustee R	PABPMR	As % of GAE	R'000	PABPMR	As % of GAE	R'000	PABPMR	As % of GAE	R'000	PABPMR	As % of GAE	
REGISTERED SCHEMES – RESTRICTED																												
1553	ABI Medical Scheme	1 648	4089	45 620	930	2216	4,86	45	1 956	40	77	1,57	3,47	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	24	0,49	1,09	
1005	AECI Medical Aid Society	8 183	19 199	180 927	785	11 996	6,63	52	10 954	48	176	0,77	1,47	73	12	6057	3,79	0,61	-	-	0,00	-	-	0,00	-	-	0,00	
1567	Afrox Medical Aid Society	8 339	20 585	156 978	636	9414	6,00	38	8 126	33	80	0,32	0,85	-	N/A	N/A	-	0,00	73	0,29	0,77	-	-	0,00	-	-	0,00	
1456	Alliance Midmed Medical Scheme	1 669	4589	42 384	770	3534	8,34	64	3011	55	55	1,01	1,57	15	4	3768	3,28	0,43	-	-	0,00	-	-	0,00	3	0,05	0,08	
1534	Altron Medical Aid Scheme	6 096	14 145	129 607	764	12 374	9,55	73	11 609	68	86	0,50	0,69	22	1	22 370	1,58	0,18	-	-	0,00	-	-	0,00	-	-	0,00	
1012	Anglo American Corporation Medical Scheme (AACMED)	11 899	30 407	293 723	805	21 591	7,35	59	18 017	49	95	0,26	0,44	456	19	23 974	14,98	2,11	724	1,98	3,35	422	1	1,95	-	-	0,00	
1503	Anglogold Medical Scheme (Goldmed)	10 876	25 485	83 604	656	775	0,93	6	69	1	-	-	0,00	-	N/A	N/A	-	0,00	234	1,84	30,21	-	-	0,00	-	-	0,00	c
1571	Anglovaal Group Medical Scheme	5 182	11 923	113 505	793	10 745	9,47	75	9 187	64	115	0,80	1,07	-	N/A	N/A	-	0,00	25	0,17	0,23	-	-	0,00	-	-	0,00	
1013	Aranda Medical Scheme	880	1872	15 483	689	1459	9,43	65	1 300	58	38	1,68	2,59	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00	
1279	Bankmed	82 517	173 745	1 454 019	697	95 809	6,59	46	77 694	37	327	0,16	0,34	669	13	51 468	3,85	0,70	932	0,45	0,97	3152	2	3,29	-	-	0,00	
1507	Barloworld Medical Scheme	6 945	15 767	174 104	920	8564	4,92	45	7993	42	229	1,21	2,68	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00	
1089	Billmed Medical Scheme	1 663	3307	24 787	1 249	1472	5,94	74	1 372	69	47	1,18	3,18	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00	d
1115	Biz Health Medical Scheme	1 203	2069	36 455	1 469	3209	8,80	129	2 204	89	40	1,60	1,23	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	214	8,63	6,68	
1526	BMW Employees Medical Aid Society	2 625	7689	60 118	652	3235	5,38	35	2996	32	120	1,30	3,72	6	1	6462	0,84	0,20	-	-	0,00	-	-	0,00	2	0,03	0,07	
1237	BPSA Medical Scheme	2571	6330	41 705	549	2928	7,02	39	2075	27	161	2,12	5,51	118	6	19 704	18,68	4,04	-	-	0,00	-	-	0,00	-	-	0,00	
1590	Building & Construction Industry Medical Aid Fund	4503	10 662	29 926	234	3664	12,24	29	3156	25	23	0,18	0,61	13	6	2176	1,22	0,36	-	-	0,00	-	-	0,00	-	-	0,00	
1593	Built Environment Professional Associations Medical Scheme (BEPS)	1 219	3085	23 929	646	2606	10,89	70	2263	61	46	1,23	1,75	39	6	6485	12,61	1,49	120	3,24	4,60	-	-	0,00	65	1,77	2,51	
1158	Cawmed Medical Scheme	438	589	5985	847	943	15,76	134	720	102	137	19,45	14,57	56	4	13 875	94,28	5,88	12	1,70	1,27	-	-	0,00	-	-	0,00	
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	18 754	33 582	331 338	822	37 819	11,41	94	33 156	82	334	0,83	0,88	670	9	74 419	19,94	1,77	240	0,59	0,63	-	-	0,00	-	-	0,00	
1521	Clicks Group Medical Scheme	2 240	4825	19 556	338	2672	13,66	46	2217	38	54	0,93	2,01	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00	
1570	CSIR Medical Scheme	2897	6443	59 715	772	7078	11,85	92	5076	66	85	1,10	1,20	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00	
1039	DCMed Medical Aid Fund	4348	10 964	80 991	616	4551	5,62	35	4161	32	158	1,20	3,47	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00	
1068	De Beers Benefit Society	10 074	26 192	217 790	693	17 567	8,07	56	-	-	93	0,29	0,53	111	8	13 913	4,25	0,63	-	-	0,00	10 088	32	57,42	-	-	0,00	
1484	Edcon Medical Aid Scheme	3308	6822	57 443	702	6869	11,96	84	5332	65	152	1,86	2,22	14	2	7000	2,05	0,20	-	-	0,00	-	-	0,00	-	-	0,00	
1513	Ellerines Holdings Medical Aid Society	641	1724	13 539	654	741	5,48	36	636	31	23	1,10	3,06	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00	
1572	Engen Medical Benefit Fund	3079	7872	73 305	776	3423	4,67	36	2731	29	181	1,91	5,28	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00	
1585	Eyethumed Medical Scheme	4680	9871	32 116	271	5913	18,41	50	3977	34	134	1,13	2,26	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00	
1271	Fishing Industry Medical Scheme (Fishmed)	1 442	3635	3588	82	859	23,94	20	611	14	57	1,31	6,64	-	N/A	N/A	-	0,00	67	1,52	7,75	23	1	2,65	-	-	0,00	
1086	Food Workers Medical Benefit Fund	9000	13 868	12 439	75	2438	19,60	15	-	-	136	0,81	5,56	34	3	11 392	2,46	1,40	662	3,98	27,15	834	5	34,19	-	-	0,00	
1578	Foschini Group Medical Aid Scheme	2297	4732	36 719	647	2197	5,98	39	2006	35	71	1,25	3,24	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00	
1082	G5Med	2383	5893	64 333	910	4224	6,57	60	3342	47	107	1,52	2,54	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00	
1270	Golden Arrow Employees Medical Benefit Fund	2282	6295	21 185	280	1996	9,42	26	1800	24	55	0,72	2,74	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00	
1523	Grintek Electronics Medical Aid Scheme	1111	2865	25 244	734	2065	8,18	60	1551	45	48	1,38	2,30	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00	
1487	Holcim South Africa Medical Scheme	1319	3221	33 005	854	2515	7,62	65	1694	44	171	4,42	6,79	-	N/A	N/A	-	0,00	310	8,02	12,33	-	-	0,00	-	-	0,00	
1111	IBM (SA) Medical Aid Society	1785	4346	32 366	621	4317	13,34	83	3897	75	134	2,56	3,09	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00	
1591	Impala Medical Plan	4442	11 054	21 969	166	466	2,12	4	-	-	-	-	0,00	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00	
1559	Imperial Group Medical Scheme	4946	12 431	107 359	720	6774	6,31	45	6302	42	60	0,41	0,89	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00	
1121	Klerksdorp Medical Benefit Society (KDM)	6955	16 701	141 894	708	8040	5,67	40	-	-	150	0,75	1,87	81	22	3664	4,83	1,00	933	4,66	11,61	6058	30	75,35	37	0,19	0,46	
1145	Lamaf Medical Scheme	17 822	35 863	484 291	1 125	35 913	7,42	83	-	-	350	0,81	0,97	835	28	29 805	23,27	2,32	859	2,00	2,39	15 993	37	44,53	1320	3,07	3,68	
1197	Libcare Medical Scheme	4660	11 105	101 813	764	7346	7,21	55	6418	48	105	0,79	1,44	-	N/A	N/A	-	0,00	160	1,20	2,17	-	-	0,00	-	-	0,00	
1547	Malcor Medical Scheme	3747	9092	80 632	739	4880	6,05	45	4100	38	179	1,64	3,66	-	N/A	N/A	-	0,00	27	0,25	0,55	-	-	0,00	-	-	0,00	
1042	Mascom Medical Scheme	924	1516	25 081	1 378	1154	4,60	63	323	18	48	2,64	4,16	-	N/A	N/A	-	0,00	-	-	0,00	536	29	46,45	-	-	0,00	
1495	Massmart Health Plan	1618	3595	35 488	823	1992	5,61	46	1645	38	114	2,64	5,71	20	2	10 031	5,58	1,01	-	-	0,00	100	2	5,01	-	-	0,00	
1588	MEDCOR	38 306	103 815	859 731	690	43 857	5,10	35	34 617	28	583	0,47	1,33	765	19	40 280	7,37	1,75	651	0,52	1,49	3172	3	7,23	67	0,05	0,15	
1548	Medipos Medical Scheme	9669	21 447	187 131	727	11 142	5,95	43	9794	38	108	0,42	0,97	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00	
1568	Medisense Medical Scheme	7335	17 469	153 520	732	13 895	9,05	66	11 926	57	144	0,69	1,04	-	N/A	N/A	-	0,00	337	1,61	2,43	48	0	0,35	-	-	0,00	
1535	Metrocare	2539	6923	64 827	780	2956	4,56	36	2655	32	164	1,97	5,54	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00	
1105	Metropolitan Medical Scheme	5213	13 624	99 569	609	6969	7,00	43	6492	40	180	1,10	2,58	11	6	1750	0,77	0,15	-	-	0,00	-	-	0,00	-	-	0,00	
1569	Minemed Medical Scheme	8324	19 583	135 207	575	10 444	7,72	44	8840	38	57	0,24	0,55	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00	

Detailed financial results: registered schemes for the year ended 31 December 2004

Ref. No.	Name of Medical Scheme	Members	Beneficiaries	Gross Contributions		Gross Administration Expenses (RISK +PMSA)			Gross Administration Fees Paid		Audit Fees			Trustee Remuneration & Expenses					Principal Officer Fees			Staff Remuneration			Marketing and Advertising Expenditure		
		Average	Average	R'000	PABPM R	R'000	As % of GCI	PABPM R	R'000	PABPM R	R'000	PABPM R	As % of GAE	R'000	No of trustees	AVG per Trustee R	PABPM R	As % of GAE	R'000	PABPM R	As % of GAE	R'000	PABPM R	As % of GAE	R'000	PABPM R	As % of GAE
1566	Moremed Medical Scheme	2 653	6 042	14 085	194	3 547	25,18	49	2 721	38	47	0,65	1,33	-	N/A	N/A	-	0,00	166	2,28	4,67	-	-	0,00	-	-	0,00
1208	Mutual & Federal Medical Aid Fund	3 169	6 406	55 943	728	4 852	8,67	63	4 362	57	111	1,44	2,29	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00
1154	Nampak Group Medical Aid	5 635	15 282	131 093	715	9 672	7,38	53	7 913	43	109	0,59	1,13	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00
1241	Naspers Medical Fund	5 473	11 906	107 603	753	6 806	6,33	48	2 381	17	151	1,06	2,21	-	N/A	N/A	-	0,00	-	-	0,00	1 333	9	19,59	-	-	0,00
1469	Nedcor Medical Aid Scheme	18 777	42 731	291 849	569	9 601	3,29	19	24 455	48	131	0,26	1,36	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00
1584	Netcare Medical Scheme	10 277	23 737	204 526	718	16 334	7,99	57	15 831	56	108	0,38	0,66	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00
1214	Old Mutual Staff Medical Aid Scheme	13 477	31 047	188 968	507	16 290	8,62	44	14 972	40	121	0,33	0,74	66	1	65 713	2,12	0,40	-	-	0,00	-	-	0,00	-	-	0,00
1441	Parmed Medical Aid Scheme	2 092	5 724	86 495	1 259	3 467	4,01	50	2 835	41	-	-	0,00	62	8	7 707	10,77	1,78	264	3,84	7,61	-	-	0,00	103	1,49	2,96
1515	PG Bison Medical Aid Society	705	1 690	17 095	843	1 345	7,87	66	1 157	57	61	3,03	4,56	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00
1186	PG Group Medical Scheme	1 072	2 360	32 129	1 135	2 149	6,69	76	1 889	67	90	3,18	4,19	-	N/A	N/A	-	0,00	29	1,01	1,33	-	-	0,00	11	0,39	0,52
1563	Pick & Pay Medical Scheme	5 549	12 410	94 658	636	7 223	7,63	49	5 642	38	104	0,70	1,44	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00
1583	Platinum Health	17 094	35 320	151 649	358	3 006	1,98	7	-	-	335	0,79	11,14	-	N/A	N/A	-	0,00	-	-	0,00	2 016	5	67,04	-	-	0,00
1194	Profmed	26 878	70 322	495 482	587	53 739	10,85	64	46 298	55	-	-	0,00	998	11	90 719	14,19	1,86	698	0,83	1,30	852	1	1,59	625	0,74	1,16
1516	Quantum Medical Aid Society	7 808	16 699	123 538	617	14 409	11,66	72	12 618	63	201	1,00	1,39	12	5	2 428	0,73	0,08	-	-	0,00	-	-	0,00	-	-	0,00
1201	Rand Water Medical Scheme	2 821	6 598	64 089	809	-	0,00	-	-	-	133	1,68	N/A	-	N/A	N/A	-	N/A	-	-	N/A	1 579	20	N/A	-	-	N/A
1430	Remedi Medical Aid Scheme	11 612	27 885	255 038	762	14 667	5,75	44	13 020	39	233	0,70	1,59	-	N/A	N/A	-	0,00	306	0,92	2,09	-	-	0,00	-	-	0,00
1176	Retail Medical Scheme	4 018	8 631	76 821	742	7 521	9,79	73	6 766	65	119	1,15	1,59	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00
1209	SA Breweries Medical Aid Society	5 248	13 444	101 553	629	9 145	9,01	57	8 849	55	160	0,99	1,75	1	1	796	0,06	0,01	-	-	0,00	-	-	0,00	-	-	0,00
1424	SABC Medical Aid Scheme	3 787	8 920	84 749	792	3 156	3,72	29	2 855	27	93	0,87	2,93	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00
1557	Samancor Health Plan	4 965	12 144	82 561	567	7 684	9,31	53	7 083	49	53	0,36	0,69	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00
1038	SAMWUMed	16 663	48 221	149 377	258	15 235	10,20	26	403	1	285	0,49	1,87	558	18	31 020	11,58	3,66	436	0,75	2,86	6 816	12	44,74	585	1,01	3,84
1527	Sappi Medical Aid Scheme	4 156	10 401	98 346	788	5 428	5,52	43	4 675	37	75	0,60	1,39	61	2	30 299	5,83	1,12	-	-	0,00	-	-	0,00	-	-	0,00
1234	Sasolmed	20 551	59 537	518 752	726	25 689	4,95	36	21 931	31	163	0,23	0,63	28	1	28 488	0,48	0,11	-	-	0,00	-	-	0,00	-	-	0,00
1531	Sedmed	595	1 662	7 782	390	109	1,40	5	-	-	16	0,79	14,36	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00
1243	Siemens Medical Scheme	2 885	6 658	69 606	871	3 633	5,22	45	3 297	41	127	1,59	3,50	17	1	17 229	2,59	0,47	-	-	0,00	-	-	0,00	-	-	0,00
1580	South African Police Service Medical Scheme (POLMED)	128 218	368 215	2 629 906	595	163 005	6,20	37	142 266	32	1 492	0,34	0,92	472	7	67 371	1,28	0,29	942	0,21	0,58	3 504	1	2,15	-	-	0,00
1254	Stocksmed	669	1 542	14 987	810	933	6,22	50	817	44	63	3,38	6,71	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00
1544	Tiger Brands Medical Scheme	5 835	14 050	129 317	767	6 139	4,75	36	5 693	34	123	0,73	2,01	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00
1582	Transmed Medical Fund	81 866	174 480	1 176 985	562	96 998	8,24	46	80 354	38	1 128	0,54	1,16	843	16	52 676	4,83	0,87	738	0,35	0,76	764	0	0,79	2 308	1,10	2,38
1579	Tsogo Sun Group Medical Scheme	2 147	4 615	36 690	663	5 009	13,65	90	4 579	83	139	2,51	2,78	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00
1434	Umed	9 616	24 939	223 624	747	12 592	5,63	42	-	-	189	0,63	1,50	11	2	5 287	0,42	0,08	637	2,13	5,06	5 705	19	45,31	142	0,47	1,13
1597	Umvuzo Health Medical Scheme	1 780	4 903	8 966	305	1 296	14,45	44	-	-	-	-	0,00	-	N/A	N/A	-	0,00	68	2,30	5,23	127	4	9,81	394	13,39	30,41
1520	University of Natal Medical Scheme	3 191	7 036	55 480	657	6 590	11,88	78	5 541	66	67	0,80	1,02	59	6	9 760	8,32	0,89	320	3,79	4,85	75	1	1,14	-	-	0,00
1282	University of the Witwatersrand Staff Medical Aid Scheme	3 004	6 750	59 407	733	3 569	6,01	44	3 121	39	106	1,31	2,97	14	2	6 800	2,01	0,38	-	-	0,00	-	-	0,00	-	-	0,00
1565	Venda Police and Prisons Medical Scheme (Polprismed)	2 326	6 026	24 328	336	4 876	20,04	67	4 130	57	57	0,79	1,17	151	8	18 850	25,02	3,09	174	2,41	3,58	-	-	0,00	-	-	0,00
1291	Witbank Coalfields Medical Aid Scheme	5 661	15 003	133 531	742	6 290	4,71	35	-	-	258	1,43	4,10	-	N/A	N/A	-	0,00	524	2,91	8,33	3 402	19	54,10	-	-	0,00
1293	Wooltru Healthcare Fund	8 278	18 245	113 740	520	11 755	10,33	54	10 248	47	209	0,96	1,78	10	1	10 000	0,55	0,09	-	-	0,00	-	-	0,00	-	-	0,00
1253	Xstrata Medical Aid Scheme	3 905	11 359	66 402	487	4 310	6,49	32	4 006	29	11	0,08	0,25	-	N/A	N/A	-	0,00	-	-	0,00	-	-	0,00	-	-	0,00
	SUB-TOTAL – Registered Restricted Schemes	801 044	1 935 839	14 703 192	633	1 027 675	6,99	44	802 718	35	12 951	0,56	1,26	7 368	261	28 230	0,32	0,72	11 666	0,50	1,14	66 599	3	6,48	5 901	0,25	0,57
	TOTAL REGISTERED SCHEMES	2 701 736	6 653 275	51 531 439	645	5 000 174	9,70	63	3 671 689	46	29 005	0,36	0,58	34 018	688	49 444	0,43	0,68	35 164	0,44	0,70	476 547	6	9,53	164 986	2,07	3,30

Notes:

a Draft Annual Financial Statements were submitted
b Myhealth amalgamated with Oxygen with effect from 1 July 2004
c Anglogold amalgamated with Discovery Health with effect from 1 June 2004
d Billmed amalgamated with Samancor Health Plan with effect from 1 July 2004

- PMSA = Personal Medical Savings Account
- GCI = Gross Contribution Income
- PABPM = Per Average Beneficiary Per Month
- GAE = Gross Administration Expenses
- Trustee Remuneration and Expenses: No. of trustees and the average per trustee only applies to those that have received any payments and consideration from the Scheme

Detailed financial results: registered schemes for the year ended 31 December 2004

Ref. No.	Name of Medical Schemes	Gross Contributions			Gross Claims Incurred			Gross Claims Incurred: Gross Contributions			Gross Non-Health Expenditure			Gross Non-Health Expenditure: Gross Contributions			Surplus/(Deficit) from Operations			Surplus/(Deficit) from Operations: Gross Contributions			
		2004 PABPMR	2003 PABPMR	% Growth	2004 PABPMR	2003 PABPMR	% Growth	2004 %	2003 %	% Growth	2004 PABPMR	2003 PABPMR	% Growth	2004 %	2003 %	% Growth	2004 PABPMR	2003 PABPMR	% Growth	2004 %	2003 %	% Growth	
REGISTERED SCHEMES – OPEN																							
1496	AllCare Medical Aid Scheme	N/A	779	N/A	N/A	694	N/A	N/A	89,12	N/A	N/A	76	N/A	N/A	9,69	N/A	N/A	7	N/A	N/A	0,88	N/A	
1589	Baymed	376	N/A	N/A	361	N/A	N/A	96,04	N/A	N/A	56	N/A	N/A	14,96	N/A	N/A	-41	N/A	N/A	-11,00	N/A	N/A	
1252	Bestmed Medical Scheme	677	642	5,38	498	493	1,04	73,59	76,75	-4,12	89	74	20,79	13,22	11,54	14,62	78	60	31,08	11,60	9,33	24,38	
1512	Bonitas Medical Aid Fund	573	563	1,84	444	471	-5,79	77,40	83,68	-7,50	75	57	31,51	13,01	10,07	29,14	49	35	39,16	8,58	6,28	36,65	
1034	Cape Medical Plan	509	491	3,75	529	588	-10,02	103,92	119,83	-13,27	125	155	-19,39	24,54	31,59	-22,30	-157	-275	-42,95	-30,83	-56,07	-45,02	
1048	Commercial and Industrial Medical Aid Society (CIMAS)	894	976	-8,33	812	817	-0,62	90,82	83,78	8,40	120	119	1,38	13,43	12,15	10,59	-35	38	-190,56	-3,87	3,92	-198,78	
1552	Community Medical Aid Scheme (COMMED)	572	525	8,90	453	426	6,30	79,18	81,11	-2,38	116	82	41,35	20,25	15,60	29,80	3	17	-81,18	0,57	3,28	-82,72	
1491	Compcare Medical Scheme	747	653	14,41	579	512	13,05	77,53	78,46	-1,19	114	103	11,12	15,29	15,74	-2,88	42	31	38,17	5,69	4,71	20,77	
1125	Discovery Health Medical Scheme	715	666	7,47	523	483	8,38	73,11	72,50	0,84	121	116	4,80	16,95	17,38	-2,49	62	52	19,35	8,68	7,82	11,06	
1596	Eclipse Medical Scheme	500	N/A	N/A	411	N/A	N/A	82,07	N/A	N/A	65	N/A	N/A	13,07	N/A	N/A	6	N/A	N/A	1,20	N/A	N/A	
1202	Fedhealth	681	611	11,52	518	464	11,53	76,03	76,02	0,01	111	104	7,37	16,37	17,00	-3,73	-2	3	-146,96	-0,23	0,54	-142,11	
1501	Free State Medical Aid Scheme	483	418	15,62	458	452	1,53	94,83	107,99	-12,19	58	42	37,24	11,90	10,02	18,70	-22	-59	-61,83	-4,63	-14,03	-66,99	
1554	Genesis Medical Scheme	382	376	1,44	299	264	13,39	78,39	70,13	11,78	69	66	4,78	18,07	17,50	3,29	11	50	-78,69	2,81	13,37	-79,00	
1561	Gen-Health Medical Scheme	457	355	28,73	299	227	31,81	65,31	63,78	2,39	151	103	47,67	33,10	28,85	14,71	-10	18	-153,19	-2,09	5,05	-141,32	
1162	Global Health	639	624	2,46	584	556	5,04	91,30	89,06	2,52	78	68	13,96	12,20	10,97	11,22	-35	-15	138,39	-5,48	-2,35	132,67	
1466	Good Hope Medical Aid Society	211	192	9,90	188	166	13,35	89,41	86,69	3,14	30	23	31,74	14,13	11,79	19,87	-7	3	-354,09	-3,53	1,53	-331,20	
1537	Hosmed Medical Aid Scheme	379	369	2,77	317	286	10,80	83,56	77,51	7,80	66	56	18,04	17,47	15,21	14,85	-4	27	-114,48	-1,03	7,28	-114,09	a
1577	Ingwe Health Plan	368	335	9,68	276	211	30,82	75,11	62,97	19,28	107	81	32,87	29,17	24,08	21,14	-19	42	-144,78	-5,12	12,54	-140,82	
1556	KwaZulu-Natal Medical Aid Scheme	360	304	18,64	287	233	22,92	79,65	76,88	3,60	107	150	-28,63	29,79	49,53	-39,85	-34	-80	-57,58	-9,44	-26,41	-64,24	
1576	Liberty Medical Scheme	667	561	18,98	508	458	11,04	76,19	81,64	-6,67	98	83	19,26	14,76	14,72	0,24	63	15	333,43	9,48	2,60	264,28	
1536	Lifemed Medical Scheme	847	744	13,96	699	606	15,44	82,52	81,47	1,30	125	109	14,65	14,80	14,71	0,61	23	29	-23,25	2,66	3,95	-32,65	
1142	Medical Expenses Distribution Society (MEDS)	767	672	14,07	644	522	23,24	83,92	77,68	8,04	107	97	9,93	13,98	14,50	-3,63	14	49	-71,09	1,86	7,34	-74,65	
1549	Medicover 2000	506	479	5,58	360	320	12,54	71,11	66,71	6,59	63	50	25,77	12,50	10,49	19,12	37	62	-40,41	7,26	12,86	-43,56	
1149	Medihelp	1 108	1035	7,08	965	908	6,26	87,08	87,75	-0,76	105	96	9,29	9,47	9,28	2,06	15	15	1,09	1,38	1,46	-5,59	
1506	Medimed Medical Scheme	466	423	9,95	350	319	9,64	75,19	75,40	-0,27	44	40	8,31	9,39	9,54	-1,49	65	64	1,43	13,99	15,17	-7,75	
1140	Medshield Medical Scheme	521	489	6,55	333	299	11,51	63,86	61,02	4,66	129	125	2,86	24,72	25,61	-3,46	67	53	26,62	12,90	10,85	18,84	
1021	Meridian Health	862	825	4,44	714	584	22,10	82,80	70,82	16,91	106	100	5,90	12,34	12,17	1,40	44	109	-60,05	5,07	13,25	-61,75	
1087	Munimed	721	666	8,24	624	566	10,27	86,48	84,89	1,87	104	110	-5,54	14,46	16,57	-12,73	-17	-24	-29,17	-2,35	-3,59	-34,56	
1148	Myhealth Medical Scheme	710	561	26,47	576	509	13,17	81,18	90,73	-10,52	122	107	13,95	17,15	19,04	-9,90	28	-58	148,00	3,94	-10,37	137,95	
1166	National Independent Medical Aid Society (NIMAS)	605	557	8,59	530	490	8,13	87,61	87,98	-0,43	50	40	24,33	8,31	7,26	14,50	15	19	-17,44	2,56	3,37	-23,97	
1167	National Medical Plan (NMP)	745	669	11,33	609	555	9,73	81,73	82,92	-1,44	103	94	9,64	13,79	14,00	-1,52	-6	-21	-73,50	-0,74	-3,12	-76,19	
1170	NBC Medical Scheme	945	881	7,31	749	681	9,94	79,21	77,32	2,45	130	117	10,74	13,74	13,31	3,20	40	72	-44,96	4,22	8,23	-48,71	
1139	Omnihealth	685	606	13,08	611	480	27,24	89,20	79,28	12,52	105	195	-46,14	15,34	32,22	-52,37	-48	-84	-43,17	-7,00	-13,93	-49,75	
1560	Openplan Medical Scheme	681	614	10,97	591	498	18,65	86,75	81,13	6,92	99	90	10,67	14,54	14,58	-0,27	-14	28	-148,75	-1,98	4,51	-143,93	
1215	Oxygen	476	434	9,67	399	332	20,19	83,89	76,55	9,59	85	78	8,49	17,77	17,96	-1,07	-18	20	-191,88	-3,81	4,54	-183,78	
1587	Pathfinder Medical Scheme	408	281	45,16	235	238	-1,20	57,54	84,54	-31,94	142	141	0,88	34,78	50,04	-30,50	1	-104	100,86	0,22	-36,98	100,60	
1546	Pharos Medical Plan	624	549	13,62	500	442	12,99	80,12	80,57	-0,55	119	94	26,44	19,05	17,12	11,29	4	12	-64,81	0,68	2,20	-69,03	
1242	Pretoria Municpal Medical Aid (PRETMED)	N/A	539	N/A	N/A	476	N/A	N/A	88,37	N/A	N/A	64	N/A	N/A	11,82	N/A	N/A	-20	N/A	N/A	-3,73	N/A	
1454	Pro Sano Medical Scheme	610	556	9,69	538	475	13,38	88,23	85,35	3,37	68	70	-2,88	11,19	12,64	-11,46	-32	-14	138,04	-5,31	-2,45	117,02	
1196	Protea Medical Aid Society	994	906	9,69	959	828	15,84	96,53	91,40	5,61	127	131	-3,72	12,74	14,52	-12,22	-106	-65	61,98	-10,67	-7,22	47,66	
1285	Protector Health	556	536	3,80	510	475	7,37	91,73	88,68	3,44	68	78	-12,47	12,31	14,60	-15,67	-20	-26	-21,41	-3,68	-4,86	-24,29	
1595	Pulz Medical Scheme	565	515	9,84	330	141	133,24	58,32	27,46	112,34	136	197	-30,81	24,07	38,21	-37,01	66	142	-53,57	11,69	0,00	100,00	
1575	Resolution Health Medical Scheme	478	437	9,32	258	258	-0,11	54,03	59,13	-8,63	154	125	23,37	32,16	28,50	12,85	44	42	4,47	9,18	9,61	-4,44	
1446	Selfmed Medical Scheme	648	599	8,19	537	477	12,40	82,78	79,67	3,89	90	85	5,77	13,84	14,16	-2,23	15	30	-50,02	2,33	5,05	-53,80	
1486	Sizwe Medical Fund	631	548	15,29	443	430	2,84	70,12	78,61	-10,80	98	82	19,50	15,57	15,03	3,65	90	35	158,37	14,27	6,37	124,11	
1141	Spectramed	487	427	14,17	336	346	-3,01	68,85	81,05	-15,05	74	59	26,34	15,27	13,80	10,66	71	15	388,08	14,55	3,40	327,50	
1464	Suremed Health	592	482	23,04	413	322	28,25	69,69	66,85	4,24	140	158	-11,28	23,60	32,73	-27,89	38	2	2357,77	6,36	0,32	1897,59	
1147	Telemed	940	848	10,86	888	789	12,44	94,40	93,07	1,42	60	65	-7,65	6,34	7,61	-16,69	-14	-8	63,81	-1,48	-1,00	47,77	
1592	Thebemed	289	244	18,38	179	186	-3,64	61,87	76,01	-18,60	62	18	234,96	21,37	7,55	182,97	48	40	20,65	16,76	16,44	1,92	
1422	Topmed Medical Scheme	757	696	8,79	622	533	16,64	82,16	76,64	7,21	93	81	15,73	12,34	11,60	6,37	35	70	-49,38	4,66	10,01	-53,47	
1586	X-Press Care Medical Scheme	395	313	26,21	306	216	41,60	77,57	69,14	12,19	83	67	24,98	21,06	21,27	-0,97	-1	26	-105,27	-0,35	8,31	-104,17	
SUB-TOTAL – Registered Open Schemes		651	606	7,37	502	472	6,44	77,24	77,91	-0,86	101	93	7,97	15,49	15,40	0,56	36	28	27,84	5,57	4,68	19,06	

Detailed financial results: registered schemes for the year ended 31 December 2004

Ref. No.	Name of Medical Schemes	Gross Contributions			Gross Claims Incurred			Gross Claims Incurred: Gross Contributions			Gross Non-Health Expenditure			Gross Non-Health Expenditure: Gross Contributions			Surplus/(Deficit) from Operations			Surplus/(Deficit) from Operations: Gross Contributions		
		2004 PABPM R	2003 PABPM R	% Growth	2004 PABPM R	2003 PABPM R	% Growth	2004 %	2003 %	% Growth	2004 PABPM R	2003 PABPM R	% Growth	2004 %	2003 %	% Growth	2004 PABPM R	2003 PABPM R	% Growth	2004 %	2003 %	% Growth
REGISTERED SCHEMES – RESTRICTED																						
1553	ABI Medical Scheme	930	840	10,62	603	541	11,33	64,80	64,39	0,64	68	63	7,94	7,32	7,50	-2,43	122	146	-16,63	13,13	17,42	-24,63
1005	AECI Medical Aid Society	785	699	12,36	746	631	18,26	94,95	90,22	5,24	72	66	8,45	9,17	9,50	-3,48	-50	-15	231,78	-6,35	-2,15	195,27
1567	Afrox Medical Aid Society	636	575	10,51	535	529	1,13	84,21	92,01	-8,48	46	38	19,59	7,22	6,67	8,22	56	1	6 472,51	8,80	0,15	5 847,67
1456	Alliance Midmed Medical Scheme	770	722	6,67	515	463	11,04	66,84	64,21	4,10	63	64	-1,91	8,20	8,91	-8,04	159	164	-2,78	20,71	22,72	-8,86
1534	Altron Medical Aid Scheme	764	631	21,07	641	600	6,88	83,96	95,11	-11,72	84	-1	10 260,68	11,05	-0,13	-8 492,22	1	16	-93,88	0,13	2,52	-94,95
1012	Anglo American Corporation Medical Scheme (AACMED)	805	729	10,48	673	652	3,20	83,56	89,46	-6,59	60	57	4,73	7,39	7,80	-5,20	55	-10	671,20	6,88	-1,33	617,02
1503	Anglogold Medical Scheme (Goldmed)	656	589	11,32	787	748	5,27	119,95	126,84	-5,44	6	4	76,43	0,95	0,60	58,49	-137	-162	-15,23	-20,89	-27,44	-23,85
1571	Anglovaal Group Medical Scheme	793	727	9,15	648	637	1,68	81,64	87,64	-6,85	76	73	4,19	9,61	10,07	-4,55	51	4	1 334,77	6,42	0,49	1 214,49
1013	Aranda Medical Scheme	689	613	12,40	480	416	15,43	69,64	67,82	2,69	67	65	3,43	9,71	10,55	-7,98	142	133	7,28	20,64	21,63	-4,55
1279	Bankmed	697	605	15,31	623	579	7,57	89,30	95,73	-6,71	73	64	14,48	10,43	10,50	-0,71	-23	-53	-57,46	-3,25	-8,81	-63,11
1507	Barloworld Medical Scheme	920	877	4,95	882	739	19,47	95,90	84,24	13,84	69	71	-2,80	7,50	8,10	-7,38	-31	67	-146,57	-3,40	7,66	-144,37
1089	Billmed Medical Scheme	1 249	1 106	12,90	1 003	908	10,50	80,30	82,04	-2,13	95	80	18,80	7,57	7,19	5,22	152	119	27,29	12,13	10,76	12,74
1115	Biz Health Medical Scheme	1 469	1 335	9,98	1 377	1 233	11,66	93,78	92,37	1,53	164	111	47,55	11,19	8,34	34,16	-96	-24	304,49	-6,51	-1,77	267,77
1526	BMW Employees Medical Aid Society	652	595	9,46	543	437	24,39	83,33	73,33	13,63	53	51	3,31	8,11	8,60	-5,62	56	108	-48,16	8,56	18,07	-52,64
1237	BPSA Medical Scheme	549	496	10,69	635	558	13,80	115,62	112,46	2,81	48	40	20,38	8,71	8,01	8,75	-134	-102	31,56	-24,34	-20,47	18,86
1590	Building & Construction Industry Medical Aid Fund	234	219	6,66	170	167	1,67	72,79	76,36	-4,68	31	25	21,52	13,16	11,55	13,93	33	27	23,99	14,06	12,09	16,25
1593	Built Environment Professional Associations Medical Scheme (BEPS)	646	656	-1,49	556	482	15,48	86,05	73,40	17,24	93	99	-6,16	14,44	15,16	-4,74	-16	34	-145,88	-2,41	5,17	-146,57
1158	Cawmed Medical Scheme	847	761	11,36	1 759	1 550	13,50	207,60	203,68	1,93	134	171	-22,02	15,76	22,51	-29,97	-1 045	-960	8,87	-123,36	-126,18	-2,24
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	822	757	8,58	671	611	9,77	81,55	80,66	1,10	107	101	5,08	12,96	13,39	-3,22	27	37	-28,83	3,23	4,92	-34,45
1521	Clicks Group Medical Scheme	338	311	8,56	319	247	29,15	94,38	79,33	18,97	61	48	26,70	17,93	15,36	16,71	-43	15	-378,52	-12,70	4,95	-356,55
1570	CSIR Medical Scheme	772	710	8,72	629	645	-2,45	81,43	90,76	-10,27	98	84	16,89	12,67	11,79	7,52	39	-19	309,92	5,09	-2,64	293,07
1039	DCMed Medical Aid Fund	616	541	13,86	492	440	11,91	79,96	81,35	-1,71	57	58	-1,42	9,24	10,67	-13,42	67	43	54,11	10,81	7,98	35,35
1068	De Beers Benefit Society	693	633	9,51	566	506	11,94	81,72	79,94	2,22	59	43	35,10	8,46	6,86	23,37	68	84	-18,51	9,82	13,20	-25,59
1484	Edcon Medical Aid Scheme	702	630	11,42	545	521	4,57	77,68	82,77	-6,15	83	70	18,91	11,90	11,15	6,72	67	39	72,80	9,56	6,16	55,08
1513	Ellerines Holdings Medical Aid Society	654	551	18,67	504	504	-0,03	77,01	91,42	-15,75	44	30	47,46	6,80	5,47	24,26	106	17	517,40	16,19	3,11	420,28
1572	Engen Medical Benefit Fund	776	705	10,00	637	600	6,20	82,09	85,03	-3,45	48	39	22,41	6,17	5,54	11,28	89	67	33,23	11,48	9,48	21,12
1585	Eyethumed Medical Scheme	271	255	6,30	195	161	21,63	72,10	63,02	14,41	56	37	52,62	20,66	14,39	43,57	19	58	-66,63	7,09	22,59	-68,60
1271	Fishing Industry Medical Scheme (Fishmed)	82	76	8,44	44	40	10,31	53,39	52,49	1,73	23	23	2,48	28,20	29,84	-5,49	15	13	12,93	18,40	17,67	4,15
1086	Food Workers Medical Benefit Fund	75	64	16,24	38	33	16,54	51,51	51,38	0,26	15	17	-13,32	19,60	26,29	-25,43	22	14	50,35	28,89	22,34	29,34
1578	Foschini Group Medical Aid Scheme	647	583	10,96	495	466	6,20	76,55	79,99	-4,29	55	44	23,30	8,47	7,62	11,12	97	72	34,12	14,97	12,39	20,87
1082	G5Med	910	806	12,83	662	562	17,89	72,82	69,69	4,49	80	72	11,67	8,81	8,90	-1,03	75	114	-34,45	8,22	14,15	-41,91
1270	Golden Arrow Employees Medical Benefit Fund	280	255	10,18	198	125	58,79	70,75	49,09	44,12	55	126	-56,19	19,64	49,39	-60,24	27	4	596,93	9,61	1,52	532,53
1523	Grintek Electronics Medical Aid Scheme	734	680	8,06	585	612	-4,49	79,61	90,08	-11,61	68	53	28,77	9,27	7,77	19,17	72	8	824,13	9,79	1,14	755,22
1177	Highveld Medical Scheme	N/A	608	N/A	N/A	509	N/A	N/A	83,69	N/A	N/A	32	N/A	N/A	5,34	N/A	N/A	29	N/A	N/A	4,73	N/A
1487	Holcim South Africa Medical Scheme	854	756	12,96	795	679	17,05	93,10	89,84	3,63	75	58	27,87	8,74	7,72	13,20	-62	-8	653,45	-7,32	-1,10	567,01
1111	IBM (SA) Medical Aid Society	621	685	-9,45	560	564	-0,65	90,28	82,29	9,71	84	91	-8,04	13,51	13,30	1,55	-15	28	-155,70	-2,47	4,02	-161,51
1591	Impala Medical Plan	166	138	19,86	161	134	20,18	97,20	96,94	0,27	4	3	2,44	2,12	2,48	-14,53	1	1	39,91	0,68	0,58	16,73
1559	Imperial Group Medical Scheme	720	683	5,29	563	541	4,09	78,21	79,12	-1,14	60	41	48,11	8,36	5,95	40,67	92	93	-0,56	12,79	13,54	-5,56
1116	Jomed Medical Scheme	N/A	1017	N/A	N/A	949	N/A	N/A	93,32	N/A	N/A	60	N/A	N/A	5,94	N/A	N/A	8	N/A	N/A	0,74	N/A
1121	Klerksdorp Medical Benefit Society (KDM)	708	627	12,96	739	609	21,41	104,37	97,11	7,48	43	41	4,72	6,03	6,50	-7,29	-115	-23	410,04	-16,29	-3,61	351,53
1145	Lamaf Medical Scheme	1 125	925	21,63	937	779	20,22	83,27	84,24	-1,16	110	80	36,99	9,75	8,66	12,63	50	39	26,82	4,45	4,27	4,27
1197	Libcare Medical Scheme	764	727	5,09	578	486	19,04	75,69	66,82	13,27	67	73	-8,33	8,81	10,10	-12,76	81	120	-32,08	10,64	16,46	-35,37
1547	Malcor Medical Scheme	739	678	9,05	764	704	8,59	103,43	103,87	-0,42	29	56	-47,93	3,95	8,28	-52,25	-58	-82	-29,50	-7,85	-12,14	-35,35
1042	Mascom Medical Scheme	1 378	1 155	19,34	1 281	1 079	18,72	92,90	93,39	-0,52	63	48	33,31	4,60	4,12	11,70	-16	1	-1 893,29	-1,18	0,08	-1 602,63
1495	Massmart Health Plan	823	744	10,52	592	578	2,44	71,99	77,67	-7,31	66	67	-2,29	8,01	9,06	-11,59	137	59	131,86	16,62	7,92	109,78
1588	MEDCOR	690	617	11,85	450	447	0,77	65,20	72,37	-9,91	134	126	6,73	19,47	20,41	-4,58	106	45	137,38	15,33	7,22	112,23
1548	Medipos Medical Scheme	727	682	6,54	712	677	5,18	97,89	99,16	-1,28	65	38	71,67	8,87	5,51	61,13	-67	-46	47,65	-9,26	-6,68	38,58
1568	Medisense Medical Scheme	732	697	5,04	517	568	-8,97	70,57	81,44	-13,34	72	76	-5,23	9,84	10,91	-9,78	120	38	218,68	16,36	5,39	203,38
1535	Metrocare	780	717	8,90	637	557	14,35	81,61	77,72	5,00	50	44	13,77	6,45	6,17	4,47	93	115	-19,26	11,94	16,11	-25,86
1105	Metropolitan Medical Scheme	609	531	14,61	492	482	2,14	80,80	90,66	-10,88	53	50	6,59	8,66	9,32	-6,99	64	0	45 833,91	10,54	0,03	39 978,43
1569	Minemed Medical Scheme	575	519	10,93	429	370	15,89	74,56	71,37	4,47	51	41	22,26	8,81	8,00	10,21	39	64	-39,36	6,72	12,30	-45,34
1566	Moremed Medical Scheme	194	239	-18,62	142	167	-14,79	73,18	69,89	4,71	59	48	21,95	30,42	20,30	49,86	-7	12	-154,97	-3,52	5,21	-167,55
1208	Mutual & Federal Medical Aid Fund	728	640	13,68	635	668	-4,86	87,27	104,28	-16,31	78	61	26,91	10,69	9,57	11,64	-2	-99	-98,45	-0,21	-15,53	-98,64

Detailed financial results: registered schemes for the year ended 31 December 2004

Ref. No.	Name of Medical Schemes	Gross Contributions			Gross Claims Incurred			Gross Claims Incurred: Gross Contributions			Gross Non-Health Expenditure			Gross Non-Health Expenditure: Gross Contributions			Surplus/(Deficit) from Operations			Surplus/(Deficit) from Operations: Gross Contributions		
		2004 PABPM R	2003 PABPM R	% Growth	2004 PABPM R	2003 PABPM R	% Growth	2004 %	2003 %	% Growth	2004 PABPM R	2003 PABPM R	% Growth	2004 %	2003 %	% Growth	2004 PABPM R	2003 PABPM R	% Growth	2004 %	2003 %	% Growth
1154	Nampak Group Medical Aid	715	634	12,78	595	524	13,47	83,16	82,66	0,61	63	58	8,70	8,75	9,08	-3,62	40	40	1,56	5,63	6,25	-9,95
1241	Naspers Medical Fund	753	654	15,14	596	585	1,87	79,09	89,39	-11,53	65	55	19,86	8,68	8,34	4,10	66	-1	4914,51	8,71	-0,21	4281,44
1469	Nedcor Medical Aid Scheme	569	539	5,59	549	496	10,70	96,38	91,93	4,84	33	49	-33,35	5,76	9,12	-36,88	-6	-1	481,27	-1,09	-0,20	450,50
1584	Netcare Medical Scheme	718	658	9,06	600	517	16,13	83,58	78,49	6,49	75	68	9,78	10,40	10,33	0,66	34	62	-44,99	4,74	9,39	-49,56
1214	Old Mutual Staff Medical Aid Scheme	507	475	6,89	478	413	15,63	94,17	87,05	8,18	55	49	11,61	10,84	10,38	4,41	-36	4	-962,17	-7,14	0,89	-906,58
1441	Parmed Medical Aid Scheme	1259	1157	8,86	1069	944	13,28	84,89	81,58	4,06	71	54	30,76	5,63	4,69	20,11	119	159	-24,87	9,48	13,73	-30,98
1515	PG Bison Medical Aid Society	843	727	16,01	716	634	12,95	84,98	87,28	-2,64	67	68	-1,46	7,95	9,36	-15,06	60	24	144,32	7,07	3,36	110,59
1186	PG Group Medical Scheme	1135	1025	10,67	889	751	18,37	78,34	73,24	6,96	70	78	-9,73	6,18	7,58	-18,43	141	148	-4,79	12,41	14,43	-13,97
1563	Pick & Pay Medical Scheme	636	563	12,99	503	445	13,00	79,06	79,05	0,01	66	58	13,11	10,32	10,31	0,10	51	52	-1,88	8,05	9,27	-13,16
1583	Platinum Health	358	329	8,89	377	347	8,64	105,47	105,71	-0,22	15	11	32,41	4,09	3,37	21,60	3	4	-18,65	0,97	1,30	-25,29
1194	Profmed	587	483	21,64	439	420	4,39	74,73	87,08	-14,18	76	77	-0,29	13,00	15,85	-18,03	68	-17	499,74	11,64	-3,54	428,63
1516	Quantum Medical Aid Society	617	544	13,37	484	449	7,78	78,48	82,56	-4,94	73	77	-6,33	11,76	14,24	-17,38	48	10	374,32	7,72	1,84	318,37
1201	Rand Water Medical Scheme	809	668	21,11	653	612	6,66	80,65	91,58	-11,93	21	24	-11,30	2,59	3,53	-26,76	136	33	315,44	16,76	4,89	243,02
1430	Remedi Medical Aid Scheme	762	700	8,95	580	533	8,73	76,03	76,19	-0,20	51	49	4,95	6,70	6,96	-3,67	110	100	10,29	14,49	14,32	1,23
1176	Retail Medical Scheme	742	679	9,30	541	563	-3,92	72,92	82,95	-12,09	93	30	211,46	12,54	4,40	184,97	90	76	18,41	12,12	11,19	8,34
1209	SA Breweries Medical Aid Society	629	580	8,59	469	455	2,97	74,50	78,57	-5,18	57	54	5,19	8,99	9,28	-3,13	102	68	50,53	16,20	11,68	38,62
1424	SABC Medical Aid Scheme	792	714	10,88	676	559	20,86	85,40	78,35	9,00	53	48	10,58	6,67	6,69	-0,27	-1	57	-102,31	-0,17	7,95	-102,09
1557	Samancor Health Plan	567	508	11,56	664	497	33,57	117,23	97,91	19,73	62	47	31,95	11,03	9,33	18,29	-160	-37	335,82	-28,26	-7,23	290,68
1038	SAMWUMed	258	217	18,80	187	148	26,00	72,46	68,32	6,06	30	23	29,48	11,48	10,54	8,99	34	34	-1,56	13,03	15,73	-17,14
1527	Sappi Medical Aid Scheme	788	688	14,61	686	631	8,81	87,08	91,72	-5,06	55	43	29,18	7,04	6,24	12,72	30	8	270,78	3,84	1,19	223,53
1234	Sasolmed	726	629	15,51	553	500	10,55	76,18	79,60	-4,29	59	54	7,73	8,07	8,66	-6,73	113	73	54,86	15,57	11,62	34,07
1531	Sedmed	390	251	55,27	396	297	33,44	101,53	118,13	-14,06	5	5	4,65	1,40	2,08	-32,60	-11	-51	-77,49	-2,93	-20,21	-85,51
1243	Siemens Medical Scheme	871	804	8,37	685	559	22,52	78,60	69,52	13,06	70	69	1,37	8,07	8,63	-6,46	8	80	-89,96	0,92	9,91	-90,73
1580	South African Police Service Medical Scheme (POLMED)	595	604	-1,42	507	485	4,65	85,24	80,30	6,15	51	56	-9,13	8,51	9,23	-7,82	37	63	-41,15	6,25	10,47	-40,30
1254	Stocksmed	810	737	9,89	594	530	12,12	73,40	71,94	2,03	74	68	9,00	9,16	9,24	-0,81	68	72	-5,11	8,44	9,77	-13,65
1544	Tiger Brands Medical Scheme	767	723	6,12	700	659	6,12	91,23	91,23	0,00	53	44	20,64	6,90	6,07	13,68	14	19	-26,60	1,87	2,70	-30,83
1582	Transmed Medical Fund	562	549	2,48	508	395	28,75	90,45	71,99	25,64	62	59	4,68	11,05	10,81	2,15	-13	93	-114,26	-2,36	16,99	-113,91
1579	Tsogo Sun Group Medical Scheme	663	648	2,18	518	462	12,09	78,17	71,26	9,70	96	115	-16,60	14,43	17,68	-18,38	25	47	-47,23	3,77	7,29	-48,35
1434	Umed	747	660	13,24	612	611	0,11	81,85	92,59	-11,60	57	49	14,62	7,58	7,49	1,22	77	-1	10826,16	10,33	-0,11	9571,72
1597	Umvuzo Health Medical Scheme	305	N/A	N/A	198	N/A	N/A	65,01	N/A	N/A	54	N/A	N/A	17,74	N/A	N/A	32	N/A	N/A	10,48	N/A	N/A
1520	University of Natal Medical Scheme	657	521	26,16	514	415	23,83	78,27	79,75	-1,85	78	60	30,98	11,88	11,45	3,82	-6	8	-185,01	-0,99	1,47	-167,38
1282	University of the Witwatersrand Staff Medical Aid Scheme	733	684	7,19	592	547	8,15	80,73	80,00	0,90	63	69	-8,46	8,56	10,03	-14,59	79	68	15,16	10,71	9,97	7,44
1565	Venda Police and Prisons Medical Scheme (Polprismed)	336	285	18,03	288	227	26,69	85,60	79,75	7,34	83	122	-31,98	24,77	42,98	-42,37	-35	-65	-46,15	-10,37	-22,73	-54,38
1291	Witbank Coalfields Medical Aid Scheme	742	680	9,03	637	597	6,69	85,90	87,78	-2,15	40	28	43,60	5,45	4,14	31,71	14	11	33,98	1,92	1,56	22,89
1293	Wooltru Healthcare Fund	520	466	11,55	437	401	9,04	84,11	86,04	-2,25	63	64	-1,78	12,13	13,77	-11,95	13	4	223,40	2,45	0,84	189,92
1253	Xstrata Medical Aid Scheme	487	465	4,71	370	343	7,72	75,93	73,81	2,87	51	47	9,70	10,49	10,01	4,76	66	75	-12,10	13,58	16,18	-16,06
	SUB-TOTAL – Registered Restricted Schemes	633	592	6,99	532	495	7,53	84,09	83,66	0,51	62	59	6,41	9,87	9,93	-0,54	29	31	-6,71	4,56	5,23	-12,80
	TOTAL REGISTERED SCHEMES	645	602	7,27	511	479	6,75	79,19	79,57	-0,48	90	83	7,81	13,88	13,82	0,50	34	29	17,10	5,28	4,84	9,17

Notes:

a Draft annual financial statements were submitted for 2004.

- The Surplus/(deficit) from operations represents the risk portion only, whereas all the other items include savings amounts.
- PABPM = Per Average Beneficiary Per Month

- There are no 2004 figures for the color coded schemes due to:
  - Schemes liquidating during the year (Highveld furnished the Office with management accounts for the 2003 financial year).

The following schemes amalgamated in 2004, and in 2003
- Allcare with NBC with effect from 1 January 2004.
- Anglogold with Discovery Health with effect from 1 June 2004.
- Myhealth with Oxygen with effect from 1 July 2004.
- Billmed with Samancor with effect from 1 July 2004.
- Jomed with Lamaf with effect from 1 September 2003.
- Pretmed with Global Health with effect from 1 October 2003.

- There are no 2003 figures for the color coded schemes due to:
  - Schemes registering during 2004.

Administrators' market shares and relevant cash flows for the year ended 31 December 2004

Administrator Name	No. of Medical Schemes 2004	Average Beneficiaries 2004	Market Share 2004 %	No. of Medical Schemes 2003	Average Beneficiaries 2003	Market Share 2003 %	No. of Medical Schemes 2002	Beneficiaries 2002	Market Share 2002 %	No. of Medical Schemes 2001	Beneficiaries 2001	Market Share 2001 %	Gross Contribution Income (GCI) 2004 R'000	PABPM 2004 R	Market Share 2004 %	Gross Contribution Income (GCI) 2003 R'000	PABPM 2003 R	Market Share 2003 %	Gross Contribution Income (GCI) 2002 R'000	PABPM 2002 R	Market Share 2002 %	Gross Contribution Income (GCI) 2001 R'000	PABPM 2001 R	Market Share 2001 %	Nett Claims Incurred 2004 R'000	PABPM 2004 R
Discovery Health (Pty) Ltd	8	1 595 586	23,98	9	1 457 491	21,91	9	1 191 284	17,66	8	967 703	14,40	13 549 575	708	26,29	11 633 525	665	24,22	8 725 186	610	20,43	5 990 482	516	16,34	7 693 257	402
Medscheme (Pty) Ltd	22	1 082 923	16,28	20	1 123 269	16,89	29	1 550 996	23,00	30	1 812 898	26,98	8 119 762	625	15,76	7 970 273	591	16,59	9 276 231	498	21,72	9 581 305	440	26,13	6 025 329	464
Self-administered	20	717 826	10,79	22	759 149	11,41	24	801 757	11,89	24	670 061	9,97	6 476 105	752	12,57	6 230 817	684	12,97	5 635 791	586	13,20	4 670 347	581	12,74	5 179 353	601
Metropolitan Health Corporate (Pty) Ltd	16	573 995	8,63	16	630 752	9,48	14	581 248	8,62	17	761 397	11,33	4 401 241	639	8,54	4 405 458	582	9,17	3 562 854	511	8,34	4 036 976	442	11,01	3 379 642	491
Mx Network Systems (Pty) Ltd	3	474 542	7,13	3	456 767	6,87	3	449 343	6,66	2	106 771	1,59	3 501 935	615	6,80	3 318 560	605	6,91	3 058 680	567	7,16	476 576	372	1,30	2 808 815	493
Old Mutual Healthcare (Pty) Ltd	11	380 376	5,72	13	347 122	5,22	12	352 689	5,23	11	342 472	5,10	2 471 160	541	4,80	2 203 340	529	4,59	1 953 202	462	4,57	1 572 311	383	4,29	2 034 389	446
Sovereign Health -Division of Medscheme Holdings	11	292 129	4,39	11	302 993	4,55	6	249 226	3,70	7	278 835	4,15	2 594 345	740	5,03	2 476 726	681	5,16	1 884 606	630	4,41	1 683 025	503	4,59	1 731 877	494
Exclusive Health (Pty) Ltd	1	218 210	3,28	1	261 881	3,94	2	277 152	4,11	2	290 605	4,32	1 365 338	521	2,65	1 537 838	489	3,20	1 620 464	487	3,79	1 138 853	327	3,11	691 924	264
Allcare Administrators (Pty) Ltd	8	213 680	3,21	7	60 656	0,91	7	68 759	1,02	7	63 109	0,94	1 284 718	501	2,49	509 823	700	1,06	510 094	618	1,19	417 791	552	1,14	1 041 062	406
Rowan Angel (Pty) Ltd	1	176 225	2,65	1	136 599	2,05	1	114 830	1,70	1	95 308	1,42	1 030 648	487	2,00	699 750	427	1,46	543 087	394	1,27	371 338	325	1,01	657 768	311
Sizwe Medical Services (Pty) Ltd	1	156 764	2,36	1	169 596	2,55	1	190 143	2,82	1	227 050	3,38	1 187 572	631	2,30	1 114 384	548	2,32	1 012 523	444	2,37	1 191 761	437	3,25	830 899	442
Multimed	1	116 981	1,76	1	99 267	1,49	1	72 995	1,08	1	63 710	0,95	1 012 616	721	1,97	793 866	666	1,65	564 356	644	1,32	482 175	631	1,32	852 446	607
Sigma Health Fund Managers (Pty) Ltd	1	116 821	1,76	1	111 571	1,68	1	121 298	1,80	1	128 502	1,91	855 021	610	1,66	744 463	556	1,55	705 564	485	1,65	652 623	423	1,78	620 228	442
Status Medical Aid Administrators (Pty) Ltd	9	89 590	1,35	9	100 382	1,51	9	103 638	1,54	9	103 160	1,53	723 868	673	1,40	754 011	626	1,57	677 270	545	1,59	556 020	449	1,52	594 559	553
PPS Insurance Co Ltd	1	70 322	1,06	1	71 606	1,08	1	66 242	0,98	1	62 286	0,93	495 482	587	0,96	414 767	483	0,86	314 665	396	0,74	276 753	370	0,75	362 223	429
Amanzi Health Administrators (Pty) Ltd	2	69 365	1,04	2	54 667	0,82	2	47 525	0,70	2	45 617	0,68	533 651	641	1,04	400 715	611	0,83	316 744	555	0,74	269 151	492	0,73	398 682	479
Medical Aid Administration Experts (Pty) Ltd	1	67 315	1,01	1	52 921	0,80	1	31 745	0,47	1	11 885	0,18	385 918	478	0,75	277 529	437	0,58	152 788	401	0,36	52 981	371	0,14	194 729	241
Prosperity Health Corporate Fund Managers (Pty)Ltd	2	40 996	0,62	2	31 736	0,48	1	9 462	0,14	1	2 913	0,04	187 896	382	0,36	117 903	310	0,25	37 638	331	0,09	13 745	393	0,04	145 865	297
Providence Healthcare Risk Managers (Pty) Ltd	2	37 052	0,56	1	20 056	0,30	1	17 688	0,26	-	-	0,00	288 727	649	0,56	124 827	519	0,26	97 629	460	0,23	-	-	0,00	176 180	396
Eternity Private Health (Pty) Ltd	1	33 582	0,50	1	33 416	0,50	-	-	0,00	-	-	0,00	331 338	822	0,64	303 662	757	0,63	-	-	0,00	-	-	0,00	248 361	616
African Life Health (Pty) Ltd	1	30 054	0,45	1	34 537	0,52	2	69 906	1,04	2	59 179	0,88	132 539	368	0,26	138 871	335	0,29	315 561	376	0,74	217 977	307	0,59	99 433	276
Definiti Medical Fund Managers (Pty) Ltd	1	22 712	0,34	1	14 372	0,22	1	11 283	0,17	-	-	0,00	104 085	382	0,20	64 929	376	0,14	44 065	325	0,10	-	-	0,00	63 982	235
Private Health Administrators	1	17 812	0,27	1	15 788	0,24	2	25 152	0,37	2	26 485	0,39	133 279	624	0,26	103 969	549	0,22	128 091	424	0,30	118 024	371	0,32	104 792	490
Mpumalanga Managed Health Care (Pty) Ltd	1	15 003	0,23	2	27 957	0,42	2	29 577	0,44	2	32 275	0,48	133 531	742	0,26	222 065	662	0,46	206 460	582	0,48	206 746	534	0,56	87 101	484
Hall Adminstrator cc	1	14 892	0,22	1	14 473	0,22	1	18 583	0,28	1	16 220	0,24	81 733	457	0,16	61 711	355	0,13	70 366	316	0,16	59 644	306	0,16	44 069	247
Integrated Healthcare (Pty) Ltd	2	14 453	0,22	2	11 568	0,17	2	11 292	0,17	2	15 460	0,23	85 775	495	0,17	63 374	457	0,13	55 112	407	0,13	77 593	418	0,21	54 508	314
Benmed Medical Scheme Administrators (Pty) Ltd	1	6 909	0,10	1	7 251	0,11	1	3 876	0,06	-	-	-	49 119	592	0,10	41 897	482	0,09	20 692	445	0,05	-	-	0,00	34 217	413
Supreme Health Administrators (Pty) Ltd	1	4 003	0,06	-	-	-	-	-	-	-	-	-	3 009	63	0,01	-	-	-	-	-	-	-	-	-	2 890	60
Thebe ya Bophelo Healthcare Administration	1	2 679	0,04	2	124 906	1,88	2	139 702	2,07	1	145 558	2,17	9 290	289	0,02	551 964	368	1,15	513 521	306	1,20	443 893	254	1,21	5 748	179
Active Health	1	480	0,01	-	-	-	-	-	-	-	-	-	2 162	375	0,00	-	-	-	-	-	-	-	-	-	1 766	307
Protector Group Fund Managers (Pty) Ltd	-	-	-	2	93 132	1,40	2	97 398	1,44	2	73 105	1,09	-	-	-	564 696	505	1,18	499 727	428	1,17	350 466	399	0,96	-	-
Igolide Health Networks (Pty)Ltd	-	-	-	1	26 284	0,40	1	30 324	0,45	1	40 269	0,60	-	-	-	185 902	589	0,39	188 220	517	0,44	214 235	443	0,58	-	-
Sanlam Health Management Services (Pty) Ltd	-	-	-	-	-	-	-	-	-	2	107 679	1,60	-	-	-	-	-	-	-	-	-	673 828	521	1,84	-	-
Medicover Investments Ltd	-	-	-	-	-	-	-	-	-	1	74 309	1,11	-	-	-	-	-	-	-	-	-	394 765	443	1,08	-	-
Liberty Healthcare (Pty) Ltd	-	-	-	-	-	-	-	-	-	1	52 132	0,78	-	-	-	-	-	-	-	-	-	284 404	455	0,78	-	-
Visimed Properties & Administrators (Pty) Ltd,	-	-	-	-	-	-	-	-	-	1	34 132	0,51	-	-	-	-	-	-	-	-	-	176 190	430	0,48	-	-
Reliance Medical Scheme Administration (Pty) Ltd	-	-	-	-	-	-	2	9 229	0,14	2	9 563	0,14	-	-	-	-	-	-	18 445	167	0,04	9 291	81	0,03	-	-
Grand Total	133	6 653 275	100	137	6 652 162	100	143	6 744 340	100	146	6 720 647	100	51 531 439	645	100	48 031 615	601	100	42 709 632	528	100	36 661 269	455	100	36 166 094	453

Administrators' market shares and relevant cash flows for the year ended 31 December 2004

Administrator name	Claims Ratio	Nett Claims Incurred	PABPM	Claims Ratio	Nett Claims Incurred	PABPM	Claims Ratio	Nett Claims Incurred	PABPM	Claims Ratio	Gross Administration Expenditure	PABPM	As % of GCI	Gross Administration Expenditure	PABPM	As % of GCI	Gross Administration Expenditure	PABPM	As % of GCI	Gross Administration Expenditure	PABPM	As % of GCI
	2004 %	2003 R'000	2003 R	2003 %	2002 R'000	2002 R	2002 %	2001 R'000	2001 R	2001 %	2004 R'000	2004 R	2004 %	2003 R'000	2003 R	2003 %	2002 R'000	2002 R	2002 %	2001 R'000	2001 R	2001 %
Discovery Health (Pty) Ltd	69,35	6 473 783	370	69,30	4 986 818	349	71,41	3 156 321	272	68,71	1 592 451	83	11,75	1 344 935	77	11,56	1 093 385	76	12,53	827 620	71	13,82
Medscheme (Pty) Ltd	79,57	6 145 003	456	81,83	7 567 449	407	86,34	7 942 247	365	86,59	650 985	50	8,02	586 418	44	7,36	745 412	40	8,04	799 087	37	8,34
Self-administered	86,16	5 074 979	557	87,02	4 792 079	498	90,44	4 078 548	507	92,30	482 045	56	7,44	455 623	50	7,31	415 229	43	7,37	332 223	41	7,11
Metropolitan Health Corporate (Pty) Ltd	88,25	3 223 297	426	82,58	2 588 718	371	82,56	2 948 196	323	83,87	343 511	50	7,80	367 798	49	8,35	283 395	41	7,95	294 520	32	7,30
Mx Network Systems (Pty) Ltd	80,24	2 601 733	475	78,41	2 411 847	447	78,86	502 256	392	105,42	210 067	37	6,00	199 046	36	6,00	208 898	39	6,83	21 511	17	4,51
Old Mutual Healthcare (Pty) Ltd	88,37	1 748 607	420	84,05	1 523 307	360	82,86	1 160 746	282	78,68	241 661	53	9,78	223 966	54	10,16	216 362	51	11,08	165 183	40	10,51
Sovereign Health -Division of Medscheme Holdings	81,06	1 679 312	462	82,23	1 392 482	466	82,73	1 315 720	393	86,56	213 293	61	8,22	199 809	55	8,07	144 748	48	7,68	138 092	41	8,20
Exclusive Health (Pty) Ltd	58,26	747 383	238	57,14	773 086	232	62,87	588 260	169	69,52	234 377	90	17,17	241 715	77	15,72	255 018	77	15,74	190 301	55	16,71
Allcare Administrators (Pty) Ltd	84,38	422 970	581	89,66	423 846	514	89,53	350 078	462	89,96	152 133	59	11,84	43 711	60	8,57	41 338	50	8,10	34 667	46	8,30
Rowan Angel Pty) Ltd	68,16	502 638	307	80,71	382 724	278	77,57	306 870	268	88,96	114 717	54	11,13	68 977	42	9,86	49 839	36	9,18	27 224	24	7,33
Sizwe Medical Services (Pty) Ltd	70,10	874 168	430	78,57	901 574	395	89,21	976 222	358	82,06	124 696	66	10,50	125 214	62	11,24	105 310	46	10,40	108 733	40	9,12
Multimed	87,43	664 303	558	86,58	464 892	531	82,57	389 175	509	80,93	88 777	63	8,77	81 194	68	10,23	85 044	97	15,07	74 975	98	15,55
Sigma Health Fund Managers (Pty) Ltd	92,50	498 246	372	86,78	483 402	332	86,26	443 270	287	87,07	81 033	58	9,48	80 873	60	10,86	66 462	46	9,42	62 701	41	9,61
Status Medical Aid Administrators (Pty) Ltd	84,51	611 390	508	83,49	571 578	460	87,19	483 435	391	88,66	68 065	63	9,40	68 931	57	9,14	61 865	50	9,13	48 627	39	8,75
PPS Insurance Co Ltd	74,79	353 334	411	87,37	305 297	384	98,64	244 874	328	89,91	53 739	64	10,85	54 673	64	13,18	36 551	46	11,62	29 581	40	10,69
Amanzi Health Administrators (Pty) Ltd	91,26	287 830	439	88,77	203 703	357	80,51	171 224	313	81,34	54 013	65	10,12	38 975	59	9,73	31 206	55	9,85	26 435	48	9,82
Medical Aid Administration Experts (Pty) Ltd	54,97	154 833	244	59,42	85 720	225	58,46	27 202	191	53,04	100 088	124	25,94	60 765	96	21,90	33 880	89	22,17	15 931	112	30,07
Prosperity Health Corporate Fund Managers (Pty)Ltd	79,04	83 317	219	72,06	20 834	183	61,26	7 069	202	61,49	31 231	63	16,62	28 828	76	24,45	5 346	47	14,20	2 521	72	18,34
Providence Healthcare Risk Managers (Pty) Ltd	70,25	89 092	370	71,37	76 924	362	78,79	-	-	0,00	24 338	55	8,43	9 321	39	7,47	7 440	35	7,62	-	-	-
Eternity Private Health (Pty) Ltd	82,24	225 308	562	80,20	-	-	0,00	-	-	0,00	37 819	94	11,41	35 924	90	11,83	-	-	-	-	-	-
African Life Health (Pty) Ltd	75,72	87 276	211	63,19	238 220	284	75,88	174 125	245	80,21	18 840	52	14,21	15 990	39	11,51	33 749	40	10,69	27 805	39	12,76
Definiti Medical Fund Managers (Pty) Ltd	74,64	32 123	186	61,58	23 607	174	68,83	-	-	0,00	17 064	63	16,39	10 804	63	16,64	7 487	55	16,99	-	-	-
Private Health Administrators	79,94	83 548	441	80,62	103 378	343	80,71	79 185	249	67,09	21 161	99	15,88	16 761	88	16,12	25 618	85	20,00	17 838	56	15,11
Mpumalanga Managed Health Care (Pty) Ltd	89,85	146 951	438	90,78	159 786	450	98,42	138 719	358	85,05	6 290	35	4,71	7 944	24	3,58	8 568	24	4,15	5 999	15	2,90
Hall Adminstrator cc	63,48	29 765	171	58,72	27 993	126	47,88	22 588	116	47,62	20 529	115	25,12	16 036	92	25,99	15 774	71	22,42	13 057	67	21,89
Integrated Healthcare (Pty) Ltd	72,02	40 053	289	70,49	40 365	298	82,25	60 117	324	77,48	7 669	44	8,94	5 838	42	9,21	4 864	36	8,82	5 543	30	7,14
Benmed Medical Scheme Administrators (Pty) Ltd	69,93	27 988	322	66,90	14 107	303	68,38	-	-	-	7 694	93	15,66	6 372	73	15,21	2 691	58	13,01	-	-	-
Supreme Health Administrators (Pty) Ltd	96,04	-	-	-	-	-	-	-	-	-	390	8	12,96	-	-	-	-	-	-	-	-	-
Thebe ya Bophelo Healthcare Administration	61,87	427 801	285	77,51	388 249	232	75,61	336 719	193	75,86	1 279	40	13,76	49 242	33	8,92	41 420	25	8,07	40 590	23	9,14
Active Health	85,13	-	-	-	-	-	-	-	-	-	219	38	10,11	-	-	-	-	-	-	-	-	-
Protector Group Fund Managers (Pty) Ltd	-	453 460	406	87,65	431 910	370	97,17	351 501	401	110,03	-	-	-	61 409	55	10,87	52 244	45	10,45	38 721	44	11,05
Igolide Health Networks (Pty) Ltd	-	235 797	748	126,84	214 382	589	113,90	211 211	437	98,59	-	-	-	1 153	4	0,62	959	3	0,51	855	2	0,40
Sanlam Health Management Services (Pty) Ltd	-	-	-	-	-	-	-	507 272	393	80,40	-	-	-	-	-	-	-	-	-	84 643	66	12,56
Medicover Investments Ltd	-	-	-	-	-	-	-	184 488	207	53,94	-	-	-	-	-	-	-	-	-	35 924	40	9,10
Liberty Healthcare (Pty) Ltd	-	-	-	-	-	-	-	138 725	222	63,32	-	-	-	-	-	-	-	-	-	34 628	55	12,18
Visimed Properties & Administrators (Pty) Ltd,	-	-	-	-	-	-	-	141 201	345	89,44	-	-	-	-	-	-	-	-	-	21 258	52	12,07
Reliance Medical Scheme Administration (Pty) Ltd	-	-	-	-	9 043	82	49,03	8 011	70	86,23	-	-	-	-	-	-	2 523	23	13,68	2 125	19	22,87
Grand Total	78,56	34 026 289	426	79,15	31 607 318	391	82,05	27 445 575	340	83,21	5 000 174	63	9,70	4 508 247	56	9,39	4 082 627	50	9,56	3 528 918	44	9,63

Administrators' market shares and relevant cash flows for the year ended 31 December 2004

Notes:

- Ingwe Med (Pty) Ltd changed its name to African Life Health (Pty) Ltd
- Health Management Institute (Pty) Ltd changed its name to MX Network Systems (Pty) Ltd
- Average beneficiaries for the year were used.
- Comparative figures were restated
- PABPM = Per Average Beneficiary Per Month
- B and M Medical Scheme Administrators (Pty) Ltd changed its name to Benmed Medical Scheme Administrators (Pty) Ltd
- Where schemes amalgamated during the year, the results were included in the administrator as at year-end.

Administrators' market shares and relevant cash flows

Impaired receivables: 2004 registered schemes for the year ended 31 December 2004

Ref. No.	Name of Medical Scheme	2004 Impaired Receivables Written Off R'000	2004 Impaired Receivables Recovered R'000	2004 (Increase)/Decrease in Provision for Impaired Receivables R'000	2004 Total Impaired Receivables R'000	2004 % of Non-Health Expenditure %	2004 Contributions Outstanding for More than 60 Days as of Arrear Contributions %	2003 Impaired Receivables Written Off R'000	2003 Impaired Receivables Recovered R'000	2003 (Increase)/Decrease in Provision for Impaired Receivables R'000	2003 Total Impaired Receivables R'000	2003 % of Non-Health Expenditure %	2003 Contributions Outstanding for More than 60 Days as of Arrear Contributions %	2002 Impaired Receivables Written Off R'000	2002 Impaired Receivables Recovered R'000	2002 (Increase)/Decrease in Provision for Impaired Receivables R'000	2002 Total Impaired Receivables R'000	2002 % of Non-Health Expenditure %	2002 Contributions Outstanding for More than 60 Days as of Arrear Contributions %	2001 Impaired Receivables Written Off R'000	2001 Impaired Receivables Recovered R'000	2001 (Increase)/Decrease in Provision for Impaired Receivables R'000	2001 Total Impaired Receivables R'000	2001 % of Non-Health Expenditure %	2001 Contributions Outstanding for More than 60 Days as of Arrear Contributions %	2000 Impaired Receivables Written Off R'000	2000 Impaired Receivables Recovered R'000	2000 (Increase)/Decrease in Provision for Impaired Receivables R'000	2000 Total Impaired Receivables R'000	2000 % of Non-Health Expenditure %	2000 Contributions Outstanding for More than 60 Days as of Arrear Contributions %
REGISTERED SCHEMES – OPEN																															
1589	Baymed	-	-	-	-	0,00	0,00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1252	Bestmed Medical Scheme	(870)	-	(4 625)	(5 495)	6,45	0,00	(88)	-	(385)	(473)	0,79	0,00	(177)	5	(2 622)	(2 793)	5,97	0,00	(26)	0	(1 037)	(1 063)	3,22	0,00	(50)	84	(534)	(500)	1,64	66,39
1512	Bonitas Medical Aid Fund	(147)	-	(19 000)	(19 147)	3,79	49,07	-	1	(22 147)	(22 145)	4,87	57,29	-	-	10 022	10 022	-2,76	65,00	(23 826)	-	6 357	(17 469)	4,75	100,00	-	-	(109)	(109)	0,04	0,00
1034	Cape Medical Plan	(7)	-	124	117	-0,72	0,00	(237)	-	-	(237)	1,58	0,00	(54)	-	-	(54)	0,31	10,84	(107)	-	55	(52)	0,34	11,25	(121)	-	200	79	-0,53	36,90
1048	Commercial and Industrial Medical Aid Society (CIMAS)	(295)	-	-	(295)	2,70	5,43	-	2	-	2	-0,01	0,95	(75)	-	-	(75)	0,67	2,00	(10)	-	-	(10)	0,13	4,00	(49)	-	(500)	(549)	5,32	15,00
1552	Community Medical Aid Scheme (COMMED)	-	-	(1 555)	(1 555)	3,45	0,00	(277)	-	(2 334)	(2 611)	7,74	21,38	-	1	(274)	(272)	0,99	5,05	(324)	-	1 769	1 444	-6,52	23,54	-	-	-	-	0,00	0,00
1491	Compcare Medical Scheme	(2 139)	-	2 831	693	-1,71	0,24	(288)	-	(2 076)	(2 364)	4,88	5,51	(945)	-	(1 135)	(2 080)	4,78	12,01	-	-	(192)	(192)	0,66	4,03	-	-	-	-	0,00	4,03
1125	Discovery Health Medical Scheme	(235)	27	(20 033)	(20 242)	0,92	-0,98	(213)	-	4 739	4 526	-0,24	-0,67	(1 839)	-	(17 591)	(19 430)	1,26	0,00	(231)	-	(14 400)	(14 631)	1,13	0,00	(297)	-	(10 862)	(11 159)	1,82	0,00
1596	Eclipse Medical Scheme	-	-	-	-	0,00	8,47	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1202	Fedhealth	(2 032)	182	3 309	1 459	-0,78	17,20	-	468	1 557	2 025	-1,06	19,28	(10 333)	-	829	(9 504)	3,84	10,17	(49 208)	8 049	-	(41 159)	12,81	36,53	(15 110)	8 416	(12 204)	(18 898)	13,29	45,15
1501	Free State Medical Aid Scheme	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	(0)	0	-	(0)	0,00	0,00	(1)	0	-	(1)	0,25	20,00
1554	Genesis Medical Scheme	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00
1561	Gen-Health Medical Scheme	-	-	(3 784)	(3 784)	13,99	92,92	-	-	-	-	0,00	19,30	(1 148)	-	-	(1 148)	5,05	0,00	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00
1162	Global Health	(343)	2	(128)	(469)	0,80	7,21	(61)	0	(311)	(372)	0,95	15,16	(20)	56	(105)	(69)	0,25	0,00	(83)	61	(54)	(76)	0,33	0,00	(356)	9	182	(165)	1,04	0,00
1466	Good Hope Medical Aid Society	(181)	-	5	(176)	4,66	0,00	(41)	6	-	(35)	1,21	0,00	(9)	-	-	(9)	0,38	0,00	-	-	-	-	0,00	31,00	-	-	(112)	(112)	4,46	0,00
1537	Hosmed Medical Aid Scheme	-	-	(9 770)	(9 770)	9,36	0,00	-	-	555	555	-0,66	0,00	-	-	(15 788)	(15 788)	18,02	0,00	(19 287)	-	(3 000)	(22 287)	22,71	70,03	-	-	(4 954)	(4 954)	5,59	0,00 a
1577	Ingwe Health Plan	(750)	2	780	32	-0,08	93,43	(30)	3	(1)	(28)	0,08	12,63	(2 309)	1	369	(1 939)	5,25	32,02	(2 879)	-	182	(2 697)	15,90	51,20	(277)	-	(1 494)	(1 771)	41,47	64,60
1556	KwaZulu-Natal Medical Aid Scheme	(113)	-	(2 115)	(2 228)	11,39	66,42	-	-	(2 224)	(2 224)	11,24	76,51	-	-	(1 354)	(1 354)	12,76	86,21	-	-	(1 844)	(1 844)	17,55	88,98	-	-	-	-	0,00	0,00
1576	Liberty Medical Scheme	(259)	-	2 950	2 691	-2,38	12,56	-	-	(7 191)	(7 191)	6,78	47,89	-	-	(11 961)	(11 961)	10,59	46,54	(190)	-	(3 711)	(3 902)	5,49	59,80	-	-	(1 870)	(1 870)	3,42	81,70
1536	Lifemed Medical Scheme	(71)	-	53	(18)	0,13	1,00	(34)	-	(109)	(143)	1,18	1,24	(6)	-	-	(6)	0,06	5,02	-	-	(60)	(60)	0,73	1,09	-	-	-	-	0,00	1,80
1142	Medical Expenses Distribution Society (MEDS)	(484)	34	344	(106)	0,34	2,97	(134)	-	(732)	(865)	2,51	4,00	(1 751)	-	411	(1 340)	3,29	7,12	-	-	(3 161)	(3 161)	15,69	43,39	-	-	(5 264)	(5 264)	27,92	70,66
1549	Medicover 2000	(1 838)	-	-	(1 838)	2,56	0,00	-	-	1 606	1 606	-3,21	0,00	-	-	5 962	5 962	-15,55	0,00	(10)	-	705	695	-1,76	0,00	(34)	-	(10 818)	(10 852)	11,08	0,00
1149	Medihelp	(381)	263	1 522	1 404	-0,56	13,76	(2 187)	133	(2 467)	(4 521)	1,91	8,69	(3 948)	87	1 046	(2 815)	1,39	15,60	(2 544)	65	(384)	(2 863)	1,46	60,00	(1 308)	42	(3 450)	(4 715)	3,98	60,00
1506	Medimed Medical Scheme	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00
1140	Medshield Medical Scheme	-	9	(10 844)	(10 835)	3,39	85,88	(6 037)	605	(33 706)	(39 138)	9,94	82,81	-	-	(12 000)	(12 000)	3,46	46,34	-	-	(17 590)	(17 590)	6,51	2,09	-	-	(1 641)	(1 641)	0,92	-21,81
1021	Meridian Health	(206)	-	71	(135)	2,03	5,92	-	-	(210)	(210)	1,39	0,00	-	-	(549)	(549)	2,89	0,00	-	353	(190)	163	-0,88	0,00	(1 325)	-	-	(1 325)	30,38	0,00
1087	Munimed	-	-	(2 744)	(2 744)	1,87	0,00	(401)	-	(7 908)	(8 309)	6,32	0,00	(1 979)	-	(700)	(2 679)	2,55	0,00	(160)	-	-	(160)	0,18	19,05	(1 741)	-	-	(1 741)	4,14	20,01
1148	Myhealth Medical Scheme	(240)	-	(624)	(864)	6,92	0,00	(1 500)	134	-	(1 366)	5,04	0,72	(3 299)	291	1 308	(1 700)	6,08	63,82	(3 524)	1 943	1 157	(424)	1,64	30,89	(10 776)	1 052	1 217	(8 507)	41,61	70,16
1166	National Independent Medical Aid Society (NIMAS)	(140)	-	-	(140)	0,65	6,48	(115)	-	-	(115)	0,72	-0,49	(136)	-	90	(46)	0,33	0,67	(140)	-	25	(115)	0,87	3,47	(371)	-	(65)	(436)	4,18	3,68
1167	National Medical Plan (NMP)	-	-	277	277	-0,16	3,54	-	-	1 639	1 639	-0,96	0,00	-	-	(1 220)	(1 220)	0,79	0,00	-	-	(1 217)	(1 217)	0,88	3,54	-	-	(1 108)	(1 108)	0,85	0,00
1170	NBC Medical Scheme	-	-	(228)	(228)	0,80	25,13	-	-	(631)	(631)	2,80	1,95	(181)	-	234	53	-0,18	1,96	-	-	(356)	(356)	1,75	16,38	-	-	(92)	(92)	0,40	0,00
1139	Omnihealth	(105 809)	120	102 320	(3 369)	5,77	34,65	(7 061)	-	(79 649)	(86 710)	41,64	89,23	(25 482)	12	(6 656)	(32 126)	14,20	38,60	-	5	(12 207)	(12 202)	4,44	21,43	(465)	2	3 147	2 684	-1,33	25,00
1560	Openplan Medical Scheme	(499)	636	416	553	-1,05	6,97	(5 122)	389	5 657	924	-1,60	20,08	(260)	683	2 794	3 217	-4,49	64,38	(1 140)	-	(10 091)	(11 232)	6,14	61,22	(20 238)	415	(6 386)	(26 209)	13,38	34,15
1215	Oxygen	(2 425)	440	1 067	(918)	0,55	60,65	(1 629)	1 289	711	371	-0,34	69,93	(7 818)	-	17 419	9 601	-7,66	71,57	(512)	-	(4 563)	(5 075)	3,59	71,38	(278)	-	(6 002)	(6 280)	4,95	82,26
1587	Pathfinder Medical Scheme	-	-	(369)	(369)	8,63	34,13	-	-	(200)	(200)	5,88	92,92	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	N/A	N/A	N/A	N/A	N/A	N/A
1546	Pharos Medical Plan	-	-	-	-	0,00	4,83	-	-	-	-	0,00	2,22	-	-	(50)	(50)	0,34	4,52	-	-	255	255	-2,31	16,39	-	-	(60)	(60)	1,06	13,66
1454	Pro Sano Medical Scheme	(12)	6	2 473	2 467	-2,58	80,03	(75)	8	(1 623)	(1 690)	1,80	66,26	-	16	1 893	1 909	-2,54	89,20	-	26	2 333	2 359	-3,35	87,07	-	58	8 184	8 242	-13,98	96,61
1196	Protea Medical Aid Society	(313)	-	518	205	-4,21	3,19	(320)	-	(259)	(579)	10,41	4,99	(129)	-	(210)	(339)	5,72	13,94	(289)	-	375	86	-3,63	9,56	-	-	(550)	(550)	12,48	12,79
1285	Protector Health	22	-	(2 965)	(2 943)	4,22	2,75	(5 398)	268	3 346	(1 784)	2,29	4,01	(857)	996	(2 173)	(2 034)	3,32	6,61	(6 922)	292	2 766	(3 864)	7,81	29,69	(733)	-	(1 182)	(1 914)	19,44	22,37
1595	Pulz Medical Scheme	-	-	(332)	(332)	1,51	0,00	-	-	(39)	(39)	2,60	0,00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1575	Resolution Health Medical Scheme	(585)	-	(301)	(886)	0,71	8,90	(1 336)	-	51	(1 285)	1,62	12,74	-	-	440	440	-1,01	21,43	-	-	(565)	(565)	3,18	12,82	(50)	-	56	6	-0,36	0,00
1446	Selfmed Medical Scheme	(156)	62	56	(38)	0,11	53,22	-	83	(1 161)	(1 078)	2,74	40,13	(9 031)	-	7 202	(1 830)	3,77	54,32	-	-	(5 875)	(5 875)	11,59	70,50	-	-	(572)	(572)	1,08	100,00
1486	Sizwe Medical Fund	(43)	-	(14 850)	(14 893)	8,05	0,00	(3 758)	-	(1 453)	(5 210)	3,11	4,49	(10 336)	-	8 583	(1 753)	1,09	4,49	(660)	-	459	(200)	0,12	30,95	(1 498)	-	(3 000)	(4 498)	3,24	65,39
1141	Spectramed	(3 571)	4 000	6 441	6 870	-4,36	0,00	-	-	3 470	3 470	-3,60	12,30	-	-	(16 920)	(16 920)	18,76	0,00	(1 393)	-	(1 116)	(2 509)	8,19	23,00	(715)	-	(583)	(1 297)	3,77	35,00
1464	Suremed Health	(669)	-	(665)	(1 334)	11,51	33,29	(2 835)	-	(2 300)	(5 135)	37,44	24,26	-	-	(821)	(821)	16,72	39,24	95	-	(554)	(460)	13,20	0,00	(463)	-	(432)	(895)	35,08	62,40

Impaired receivables: 2004 registered schemes for the year ended 31 December 2004

Ref. No.	Name of Medical Scheme	2004						2003						2002						2001						2000					
		Impaired Receivables Written Off	Impaired Receivables Recovered	(Increase)/ Decrease in Provision for Impaired Receivables	Total Impaired Receivables	% of Non-Health Expenditure	Contributions Outstanding for More than 60 Days as of Arrear Contributions	Impaired Receivables Written Off	Impaired Receivables Recovered	(Increase)/ Decrease in Provision for Impaired Receivables	Total Impaired Receivables	% of Non-Health Expenditure	Contributions Outstanding for More than 60 Days as of Arrear Contributions	Impaired Receivables Written Off	Impaired Receivables Recovered	(Increase)/ Decrease in Provision for Impaired Receivables	Total Impaired Receivables	% of Non-Health Expenditure	Contributions Outstanding for More than 60 Days as of Arrear Contributions	Impaired Receivables Written Off	Impaired Receivables Recovered	(Increase)/ Decrease in Provision for Impaired Receivables	Total Impaired Receivables	% of Non-Health Expenditure	Contributions Outstanding for More than 60 Days as of Arrear Contributions	Impaired Receivables Written Off	Impaired Receivables Recovered	(Increase)/ Decrease in Provision for Impaired Receivables	Total Impaired Receivables	% of Non-Health Expenditure	Contributions Outstanding for More than 60 Days as of Arrear Contributions
		R'000	R'000	R'000	R'000	%	%	R'000	R'000	R'000	R'000	%	%	R'000	R'000	R'000	R'000	%	%	R'000	R'000	R'000	R'000	%	%	R'000	R'000	R'000	R'000	%	%
1147	Telemed	-	-	2 598	2 598	-6,05	61,14	(165)	-	(2 713)	(2 878)	6,90	38,43	(11)	-	(1 599)	(1 610)	3,17	5,92	(592)	-	(299)	(891)	2,03	0,00	(595)	-	(743)	(1 339)	3,05	22,53
1592	Thebemed	-	-	(87)	(87)	4,41	23,81	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1422	Topmed Medical Scheme	(1)	15	330	344	-0,85	3,53	(4 415)	-	2 953	(1 462)	3,33	0,00	(4 523)	-	976	(3 547)	5,95	74,72	(8)	-	(1 788)	(1 796)	2,73	29,98	(13)	-	(1 346)	(1 358)	4,02	100,00
1586	X-Press Care Medical Scheme	(430)	-	(905)	(1 334)	5,18	51,60	(880)	-	(367)	(1 246)	7,52	22,13	-	-	-	-	0,00	24,07	-	-	(360)	(360)	8,55	65,10	N/A	N/A	N/A	N/A	N/A	N/A
SUB-TOTAL – Registered Open Schemes		(125 223)	5 796	32 561	(86 865)	1,53	13,32	(44 635)	3 389	(145 912)	(187 158)	3,58	26,44	(86 653)	2 148	(34 148)	(118 654)	2,55	16,24	(113 972)	10 794	(68 176)	(171 354)	3,98	29,56	(56 864)	10 078	(62 946)	(109 732)	3,76	27,83
REGISTERED SCHEMES - RESTRICTED																															
1553	ABI Medical Scheme	(44)	8	87	51	-1,53	0,40	(35)	1	93	58	-1,85	-9,81	(58)	1	(181)	(237)	7,64	22,06	(7)	2	19	13	-0,49	11,16	-	2	(46)	(44)	2,25	4,82
1005	AECI Medical Aid Society	(69)	-	(90)	(159)	0,96	2,38	(177)	-	15	(162)	1,00	30,76	(57)	-	-	(57)	0,39	94,68	-	-	(59)	(59)	0,51	0,00	-	2	(257)	(255)	2,56	43,88
1567	Afrox Medical Aid Society	(164)	19	(376)	(521)	4,60	5,20	(163)	16	(147)	(293)	3,29	2,97	(2)	3	(105)	(104)	1,46	0,00	(51)	-	(213)	(264)	4,04	0,00	-	-	(88)	(88)	1,84	0,00
1456	Alliance Midmed Medical Scheme	(0)	-	59	59	-1,71	0,00	(401)	-	204	(197)	5,63	3,86	(15)	-	(276)	(291)	8,43	1,97	(6)	-	59	53	-1,82	0,00	-	0	(75)	(75)	2,68	7,40
1534	Altron Medical Aid Scheme	(196)	-	(478)	(674)	4,70	1,78	-	-	(197)	(197)	-147,07	1,02	-	-	(488)	(488)	14,02	0,00	-	-	(138)	(138)	1,59	13,66	(113)	-	(303)	(416)	4,43	0,00
1012	Anglo American Corporation Medical Scheme (AACMED)	(263)	212	211	159	-0,73	0,00	(1 224)	105	1 171	53	-0,25	0,00	-	14	(293)	(279)	1,30	0,00	-	-	644	644	-2,48	0,00	(0)	-	(589)	(589)	1,90	39,59
1503	Anglogold Medical Scheme (Goldmed)	-	-	(18)	(18)	2,25	0,00	-	-	42	42	-3,74	62,96	-	-	78	78	-8,84	1,89	-	-	(371)	(371)	-40,59	49,10	-	-	(34)	(34)	0,04	17,53
1571	Anglovaal Group Medical Scheme	(19)	-	189	169	-1,55	-3,32	(13)	-	(238)	(252)	2,32	-4,67	(1)	-	(236)	(237)	2,27	-3,20	(493)	42	368	(84)	1,16	0,00	(545)	459	200	114	-1,69	22,48
1013	Aranda Medical Scheme	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00
1279	Bankmed	(157)	146	(375)	(386)	0,25	34,90	(1 777)	103	1 176	(497)	0,38	30,01	(180)	3	1 330	1 153	-1,02	0,00	(235)	-	(1 150)	(1 385)	1,39	36,22	(1 589)	-	(5 198)	(6 787)	7,92	0,00
1507	Barloworld Medical Scheme	(54)	-	139	85	-0,65	13,55	(76)	4	163	91	-0,66	13,43	(171)	-	1 535	1 363	-13,35	-0,13	(47)	-	(1 343)	(1 391)	10,80	6,75	(12)	0	(119)	(131)	1,33	-6,67
1089	Billmed Medical Scheme	-	1	(145)	(144)	7,66	0,00	(104)	7	383	286	-8,79	2,37	0	-	(143)	(143)	6,08	51,68	(18)	-	(187)	(205)	8,01	66,06	(570)	-	372	(198)	7,08	76,15
1115	Biz Health Medical Scheme	(257)	-	-	(257)	6,31	0,00	(115)	-	100	(15)	0,48	0,09	(1)	-	50	49	-1,66	5,51	-	-	(55)	(55)	1,59	6,00	-	-	387	387	-14,05	15,00
1526	BMW Employees Medical Aid Society	(11)	0	(4)	(15)	0,30	3,22	(66)	-	104	38	-0,78	2,30	(1 436)	-	(19)	(1 455)	25,03	0,00	(4)	-	196	192	-4,53	0,00	-	8	(163)	(155)	3,92	80,61
1237	BPSA Medical Scheme	(1)	-	(4)	(5)	0,14	37,10	(189)	-	187	(2)	0,07	1,96	(11)	-	306	295	-10,14	11,48	-	-	(525)	(525)	68,80	83,38	-	-	(25)	(25)	3,12	0,00
1590	Building & Construction Industry Medical Aid Fund	-	-	-	-	0,00	12,61	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	N/A	N/A	N/A	N/A	N/A	N/A
1593	Built Environment Professional Associations Medical Scheme (BEPS)	-	-	(21)	(21)	0,62	0,00	(2)	-	(8)	(10)	0,37	0,40	-	-	-	-	0,00	0,00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1158	Cawmed Medical Scheme	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	-	-	(25)	(25)	2,28	0,00	-	-	-	-	0,00	0,00
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	-	-	452	452	-1,05	5,52	-	-	(2)	(2)	0,01	25,29	(18)	48	(300)	(269)	0,76	17,08	(1 094)	-	-	(1 094)	3,41	30,95	(146)	16	300	170	-0,77	15,06
1521	Clicks Group Medical Scheme	(176)	1	(169)	(344)	9,82	86,39	(8)	-	(110)	(118)	4,62	83,10	-	-	266	266	-13,27	2,86	(3)	-	171	169	-10,30	50,63	(43)	-	(564)	(608)	25,08	13,06
1570	CSIR Medical Scheme	(1)	-	12	11	-0,14	102,28	-	-	(229)	(229)	3,48	0,00	(14)	-	-	(14)	0,60	0,00	(7)	-	-	(7)	0,10	0,00	-	-	-	-	0,00	0,00
1039	DCMed Medical Aid Fund	(37)	-	37	-	0,00	0,90	(322)	-	-	(322)	4,27	-70,71	(235)	-	-	(235)	3,58	75,71	(154)	-	-	(154)	2,52	0,00	(478)	-	-	(478)	9,28	18,88
1068	De Beers Benefit Society	(2)	-	-	(2)	0,01	0,00	(4)	-	-	(4)	0,03	0,00	(4)	-	-	(4)	0,03	0,00	(3)	-	-	(3)	0,04	0,00	(6)	-	-	(6)	0,00	0,00
1484	Edcon Medical Aid Scheme	(27)	-	(136)	(163)	2,38	8,99	(176)	1	187	11	-0,20	-35,42	(221)	-	82	(139)	7,74	0,00	-	36	29	65	-1,26	57,08	-	-	(112)	(112)	2,96	0,00
1513	Ellerines Holdings Medical Aid Society	(2)	-	0	(2)	0,20	0,00	(7)	-	1	(7)	1,00	-0,47	(0)	-	5	5	-0,56	-55,85	-	-	(3)	(3)	0,67	0,00	-	-	(7)	(7)	1,43	34,38
1572	Engen Medical Benefit Fund	(47)	4	(1)	(43)	0,95	0,00	(142)	4	104	(33)	0,85	0,00	(49)	4	(21)	(67)	1,88	0,00	-	-	(38)	(38)	1,21	2,99	(1)	-	(50)	(51)	1,79	0,00
1585	Eyethumed Medical Scheme	(2)	-	(200)	(202)	3,04	29,37	-	-	116	116	-2,58	97,05	(855)	-	(119)	(974)	22,53	2,84	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00
1271	Fishing Industry Medical Scheme (Fishmed)	-	-	(129)	(129)	12,76	34,64	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,85	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00
1086	Food Workers Medical Benefit Fund	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00
1578	Foschini Group Medical Aid Scheme	(2)	-	5	3	-0,09	0,08	(39)	-	55	16	-0,60	0,00	9	-	135	144	-8,09	2,52	-	-	(174)	(174)	5,59	0,00	(34)	-	-	(34)	1,22	0,00
1082	G5Med	(102)	6	102	6	-0,11	11,08	(2)	45	(79)	(36)	0,67	15,06	(285)	1	163	(121)	2,38	5,36	(135)	0	(57)	(192)	3,88	-0,15	-	0	(127)	(127)	2,68	2,80
1270	Golden Arrow Employees Medical Benefit Fund	(3)	-	(123)	(126)	3,02	8,22	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00

Impaired receivables: 2004 registered schemes for the year ended 31 December 2004

Ref. No.	Name of Medical Scheme	2004 Impaired Receivables Written Off R'000	2004 Impaired Receivables Recovered R'000	2004 (Increase)/ Decrease in Provision for Impaired Receivables R'000	2004 Total Impaired Receivables R'000	2004 % of Non-Health Expen-diture %	2004 Contributions Outstanding for More than 60 Days as of Arrear Contributions %	2003 Impaired Receivables Written Off R'000	2003 Impaired Receivables Recovered R'000	2003 (Increase)/ Decrease in Provision for Impaired Receivables R'000	2003 Total Impaired Receivables R'000	2003 % of Non-Health Expen-diture %	2003 Contributions Outstanding for More than 60 Days as of Arrear Contributions %
1523	Grintek Electronics Medical Aid Scheme	-	-	(60)	(60)	2,57	0,00	-	-	(10)	(10)	0,56	0,61
1487	Holcim South Africa Medical Scheme	(0)	1	(22)	(21)	0,74	122,49	(116)	2	257	143	-6,14	0,26
1111	IBM (SA) Medical Aid Society	(216)	-	160	(56)	1,28	0,84	-	-	(301)	(301)	6,00	0,75
1591	Impala Medical Plan	-	-	-	-	0,00	0,00	-	-	-	-	0,00	100,00
1559	Imperial Group Medical Scheme	(163)	-	(783)	(946)	10,53	35,60	(147)	16	350	219	-3,69	10,41
1121	Klerksdorp Medical Benefit Society (KDM)	(650)	91	50	(509)	5,96	17,46	(634)	120	(2 086)	(2 601)	26,82	0,00
1145	Lamaf Medical Scheme	(3 574)	-	88	(3 486)	7,38	9,20	(274)	-	(350)	(624)	1,85	19,24
1197	Libcare Medical Scheme	(39)	-	1 145	1 106	-12,32	11,06	(5)	65	(1 309)	(1 249)	12,73	37,21
1547	Malcor Medical Scheme	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00
1042	Mascom Medical Scheme	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00
1495	Massmart Health Plan	-	2	(14)	(13)	0,44	12,47	(277)	12	262	(3)	0,11	161,35
1588	MEDCOR	(108 818)	-	(3 235)	(112 052)	66,93	47,34	(104 057)	-	(7 457)	(111 514)	68,51	100,05
1548	Medipos Medical Scheme	(186)	181	717	712	-4,29	10,99	(1 950)	-	4 371	2 421	-24,23	13,45
1568	Medisense Medical Scheme	(1 373)	-	1 576	203	-1,34	0,00	-	-	(2 142)	(2 142)	11,78	-17,70
1535	Metrocare	(11)	0	8	(3)	0,07	0,45	(47)	-	144	97	-2,37	0,27
1105	Metropolitan Medical Scheme	(25)	-	42	17	-0,20	0,00	(71)	16	83	28	-0,39	0,00
1569	Minemed Medical Scheme	-	-	(45)	(45)	0,38	0,00	-	-	-	-	0,00	0,00
1566	Moremed Medical Scheme	(143)	0	(155)	(299)	6,97	37,19	(107)	34	265	192	-4,50	24,43
1208	Mutual & Federal Medical Aid Fund	(18)	5	(240)	(253)	4,23	144,89	(261)	2	428	168	-3,62	8,87
1154	Nampak Group Medical Aid	-	-	178	178	-1,55	0,67	-	-	(108)	(108)	0,98	0,00
1241	Naspers Medical Fund	(91)	-	6	(84)	0,90	0,00	(111)	-	36	(75)	0,97	0,00
1469	Nedcor Medical Aid Scheme	(11)	4	(2 522)	(2 528)	15,57	72,40	(172)	-	1 113	942	-3,62	39,87
1584	Netcare Medical Scheme	-	-	(314)	(314)	1,47	5,89	-	-	(138)	(138)	0,73	0,00
1214	Old Mutual Staff Medical Aid Scheme	(1 103)	55	1 404	356	-1,74	25,75	(595)	-	241	(353)	1,96	86,36
1441	Parmed Medical Aid Scheme	(0)	-	(1 082)	(1 083)	22,22	71,98	(1)	-	(293)	(295)	8,28	78,90
1515	PG Bison Medical Aid Society	-	-	(14)	(14)	1,03	0,00	(56)	-	(148)	(204)	14,20	0,00
1186	PG Group Medical Scheme	(14)	220	(37)	169	-8,49	0,00	(33)	-	(120)	(153)	6,16	0,00
1563	Pick & Pay Medical Scheme	(39)	8	31	(0)	0,00	1,49	(61)	6	22	(33)	0,38	0,00
1583	Platinum Health	(28)	-	(2 376)	(2 404)	38,73	53,00	(0)	-	-	(0)	0,01	42,04
1194	Profmed	(877)	29	2 057	1 210	-1,88	71,53	(695)	-	(3 500)	(4 195)	6,38	108,57
1516	Quantum Medical Aid Society	(58)	0	(67)	(125)	0,86	3,68	-	-	241	241	-1,49	0,25
1201	Rand Water Medical Scheme	(153)	-	-	(153)	9,25	66,69	-	-	-	-	0,00	0,00
1430	Remedi Medical Aid Scheme	(13)	1	63	51	-0,30	0,39	(82)	-	67	(15)	0,10	28,39
1176	Retail Medical Scheme	(9)	-	(10)	(19)	0,19	0,00	-	-	12	12	-0,39	0,00
1209	SA Breweries Medical Aid Society	(49)	-	67	18	-0,19	0,00	(102)	10	127	35	-0,41	0,00
1424	SABC Medical Aid Scheme	(34)	9	(143)	(168)	2,96	49,75	(70)	2	48	(20)	0,39	82,62
1557	Samancor Health Plan	(125)	5	(53)	(173)	1,90	13,46	(109)	14	79	(16)	0,28	2,88
1038	SAMWUMed	(305)	-	(102)	(407)	2,37	15,00	(30)	-	(553)	(583)	4,79	14,00
1527	Sappi Medical Aid Scheme	(92)	7	83	(2)	0,04	0,71	(143)	15	340	212	-3,87	0,50
1234	Sasolmed	(974)	26	1 200	252	-0,60	0,00	(1 566)	4	2 524	961	-2,37	9,76
1531	Sedmed	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00
1243	Siemens Medical Scheme	(62)	1	58	(3)	0,06	1,43	(18)	0	(94)	(112)	1,80	0,06
1580	South African Police Service Medical Scheme (POLMED)	-	338	(1 859)	(1 521)	0,68	91,34	(7 565)	0	(2 884)	(10 449)	4,50	83,09
1254	Stocksmed	(105)	8	111	14	-1,04	3,66	(209)	12	253	56	-4,53	3,75
1544	Tiger Brands Medical Scheme	-	-	-	-	0,00	1,71	-	-	-	-	0,00	3,71
1582	Transmed Medical Fund	-	55	(370)	(315)	0,24	3,76	-	-	(989)	(989)	0,75	39,06
1579	Tsogo Sun Group Medical Scheme	(33)	-	46	14	-0,26	13,73	-	-	(94)	(94)	1,59	8,54

Ref. No.	Name of Medical Scheme	2002 Impaired Receivables Written Off R'000	2002 Impaired Receivables Recovered R'000	2002 (Increase)/ Decrease in Provision for Impaired Receivables R'000	2002 Total Impaired Receivables R'000	2002 % of Non-Health Expen-diture %	2002 Contributions Outstanding for More than 60 Days as of Arrear Contributions %	2001 Impaired Receivables Written Off R'000	2001 Impaired Receivables Recovered R'000	2001 (Increase)/ Decrease in Provision for Impaired Receivables R'000	2001 Total Impaired Receivables R'000	2001 % of Non-Health Expen-diture %	2001 Contributions Outstanding for More than 60 Days as of Arrear Contributions %	2000 Impaired Receivables Written Off R'000	2000 Impaired Receivables Recovered R'000	2000 (Increase)/ Decrease in Provision for Impaired Receivables R'000	2000 Total Impaired Receivables R'000	2000 % of Non-Health Expen-diture %	2000 Contributions Outstanding for More than 60 Days as of Arrear Contributions %
1523	Grintek Electronics Medical Aid Scheme	-	-	(10)	(10)	0,49	0,00	(72)	-	-	(72)	6,42	0,00	-	-	-	-	0,00	15,00
1487	Holcim South Africa Medical Scheme	-	-	239	239	-10,03	15,63	(688)	-	1 293	605	-30,46	70,32	(12)	-	(1 673)	(1 685)	40,33	0,00
1111	IBM (SA) Medical Aid Society	-	-	(75)	(75)	1,48	0,00	-	-	-	-	0,00	0,79	-	-	-	-	0,00	0,00
1591	Impala Medical Plan	-	-	-	-	0,00	0,00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1559	Imperial Group Medical Scheme	(1 326)	-	1 498	172	-2,92	24,70	(6)	-	(722)	(728)	13,32	34,54	(39)	-	(948)	(987)	20,89	30,74
1121	Klerksdorp Medical Benefit Society (KDM)	(593)	94	(43)	(541)	10,71	0,00	(280)	134	63	(83)	2,28	0,00	(377)	58	(41)	(360)	9,48	0,00
1145	Lamaf Medical Scheme	-	3	-	3	-0,01	55,42	(181)	-	-	(181)	0,70	0,00	(458)	-	-	(458)	1,39	0,00
1197	Libcare Medical Scheme	(4)	-	(4)	(8)	0,11	7,54	-	-	317	317	-5,83	0,81	-	-	(300)	(300)	6,64	-13,26
1547	Malcor Medical Scheme	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00
1042	Mascom Medical Scheme	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00
1495	Massmart Health Plan	(38)	-	240	202	-8,18	-3,85	(364)	-	236	(128)	4,03	95,05	(204)	-	(496)	(700)	18,14	18,82
1588	MEDCOR	-	-	(19)	(19)	0,05	0,00	-	-	(659)	(659)	3,24	0,00	N/A	N/A	N/A	N/A	N/A	N/A
1548	Medipos Medical Scheme	(707)	-	(541)	(1 249)	9,92	28,52	(37)	-	(3 896)	(3 933)	26,62	27,78	(59)	-	(558)	(617)	5,56	41,54
1568	Medisense Medical Scheme	-	-	(314)	(314)	2,67	0,00	-	999	1 124	2 123	-25,03	7,36	(435)	-	(569)	(1 004)	9,75	16,89
1535	Metrocare	-	-	(46)	(46)	1,17	1,88	-	-	(21)	(21)	0,54	1,28	-	-	(55)	(55)	1,51	2,76
1105	Metropolitan Medical Scheme	(49)	6	(11)	(53)	0,89	67,79	(23)	-	(86)	(109)	2,09	0,00	(54)	-	(402)	(456)	27,15	0,00
1569	Minemed Medical Scheme	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00
1566	Moremed Medical Scheme	(696)	-	584	(112)	1,69	3,34	(1)	-	(596)	(598)	8,61	2,26	-	-	24	24	-0,37	12,53
1208	Mutual & Federal Medical Aid Fund	(5)	-	64	59	-1,46	22,62	-	-	(546)	(546)	15,51	31,96	(0)	-	(72)	(72)	2,86	11,24
1154	Nampak Group Medical Aid	-	-	(179)	(179)	1,75	0,00	(156)	-	(89)	(246)	2,29	0,00	-	-	(368)	(368)	4,32	5,58
1241	Naspers Medical Fund	(277)	-	315	37	-0,51	0,00	(189)	-	125	(63)	2,62	0,00	(17)	-	(90)	(107)	22,07	98,42
1469	Nedcor Medical Aid Scheme	(1)	-	874	872	-4,58	79,42	(2)	-	(1 340)	(1 342)	7,94	92,13	(32)	-	783	752	-6,23	65,80
1584	Netcare Medical Scheme	(273)	-	123	(150)	0,98	0,00	(88)	-	(1 099)	(1 187)	9,91	0,00	-	-	-	-	0,00	0,00
1214	Old Mutual Staff Medical Aid Scheme	(218)	-	332	114	-0,74	54,14	(133)	-	(891)	(1 024)	7,20	85,63	(41)	-	(168)	(209)	1,69	91,02
1441	Parmed Medical Aid Scheme	(30)	0	1 009	980	-52,09	43,31	(38)	-	932	894	-56,82	0,00	(426)	-	(2 948)	(3 374)	62,05	90,01
1515	PG Bison Medical Aid Society	-	-	17	17	-1,52	0,00	(188)	-	(68)	(256)	14,56	39,08	(158)	-	-	(158)	14,62	9,26
1186	PG Group Medical Scheme	(33)	-	17	(16)	0,85	0,00	-	20	(111)	(91)	9,97	0,00	(19)	321	(83)	218	-12,52	0,00
1563	Pick & Pay Medical Scheme	(93)	15	101	23	-0,29	0,00	(155)	-	(208)	(363)	3,92	6,29	-	-	(435)	(435)	6,04	0,00
1583	Platinum Health	(420)	-	(921)	(1 340)	22,29	19,12	-	-	728	728	-365,22	17,65	-	1	(1 305)	(1 304)	339,94	-11,03
1194	Profmed	(11)	-	-	(11)	0,03	26,88	-	-	-	-	0,00	9,57	-	-	-	-	0,00	9,43
1516	Quantum Medical Aid Society	(50)	-	15	(36)	0,28	-0,96	(68)	-	(489)	(557)	4,58	1,72	(49)	-	(103)	(152)	1,45	15,32
1201	Rand Water Medical Scheme	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	-	-	-	-	0,00	100,00
1430	Remedi Medical Aid Scheme	(1 142)	-	1 164	22	-0,18	23,82	-	-	(1 489)	(1 489)	9,96	63,79	-	-	-	-	0,00	0,00
1176	Retail Medical Scheme	-	-	(101)	(101)	4,03	0,00	(346)	-	(59)	(405)	8,95	0,00	(182)	-	(196)	(378)	5,19	0,00
1209	SA Breweries Medical Aid Society	(178)	1	124	(53)	0,69	-42,59	(103)	0	(80)	(183)	3,06	109,17	-	0	(159)	(159)	2,83	27,48
1424	SABC Medical Aid Scheme	(123)	0	22	(102)	2,02	-413,06	(178)	1	138	(38)	0,76	0,85	-	0	46	46	-0,99	101,99
1557	Samancor Health Plan	(1 370)	-	1 794	423	-8,56	7,55	(17)	-	(15)	(32)	0,54	48,12	(309)	-	(448)	(756)	12,55	27,52
1038	SAMWUMed	-	-	54	54	-0,59	0,00	(1 057)	-	400	(657)	6,93	0,00	-	-	(500)	(500)	6,43	0,00
1527	Sappi Medical Aid Scheme	-	-	37	37	-0,77	0,57	-	-	(261)	(261)	4,13	0,00	(468)	-	-	(468)	8,51	0,16
1234	Sasolmed	(866)	1	(1 137)	(2 002)	5,21	1,53	-	0	231	231	-0,89	0,00	(600)	-	961	361	-2,63	0,00
1531	Sedmed	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00	-	-	-	-	0,00	0,00
1243	Siemens Medical Scheme	-	-	41	41	-0,59	-0,10	-	-	-	-	0,00	35,00	-	-	-	-	0,00	0,00
1580	South African Police Service Medical Scheme (POLMED)	-	4	(9 537)	(9 533)	3,95	76,68	-	28	(497)	(470)	0,22	85,67	-	-	(3 713)	(3 713)	2,34	81,58
1254	Stocksmed	(46)	-	58	12	-0,75	19,16	-	-	84	84	-5,27	0,31	-	-	(406)	(406)	19,20	78,92
1544	Tiger Brands Medical Scheme	-	-	-	-	0,00	2,58	-	-	-	-	0,00	16,90	-	-	-	-	0,00	22,30
1582	Transmed Medical Fund	(5 231)	-	5 234	3	0,00	38,89	-	-	(6 734)	(6 734)	5,91	57,54	(12 818)	-	5 594	(7 224)	6,34	5,53
1579	Tsogo Sun Group Medical Scheme	-	-	(69)	(69)	1,13	0,00	(40)	-	-	(40)	0,69	0,00	(76)	-	129	53	-1,76	0,00

Impaired receivables: 2004 registered schemes for the year ended 31 December 2004

2004

Ref. No.	Name of Medical Scheme	Impaired Receivables Written Off R'000	Impaired Receivables Recovered R'000	(Increase)/ Decrease in Provision for Impaired Receivables R'000	Total Impaired Receivables R'000	% of Non-Health Expen-diture %	Contributions Outstanding for More than 60 Days as of Arrear Contributions %
1434	Umed	(260)	-	-	(260)	1,54	12,98
1597	Umvuzo Health Medical Scheme	-	-	(12)	(12)	0,73	9,56
1520	University of Natal Medical Scheme	(0)	-	(2)	(2)	0,04	0,00
1282	University of the Witwatersrand Staff Medical Aid Scheme	(147)	-	814	668	-13,12	55,44
1565	Venda Police and Prisons Medical Scheme (Polprismed)	-	-	-	-	0,00	N/A
1291	Witbank Coalfields Medical Aid Scheme	(87)	0	-	(87)	1,20	0,00
1293	Wooltru Healthcare Fund	(37)	0	18	(18)	0,13	0,00
1253	Xstrata Medical Aid Scheme	(40)	-	167	127	-1,82	1,12
	SUB-TOTAL – Registered Restricted Schemes	(121 599)	1 443	(4 402)	(124 559)	8,58	14,60
	TOTAL REGISTERED SCHEMES	(246 822)	7 239	28 159	(211 424)	2,96	13,54

2003

Ref. No.	Name of Medical Scheme	Impaired Receivables Written Off R'000	Impaired Receivables Recovered R'000	(Increase)/ Decrease in Provision for Impaired Receivables R'000	Total Impaired Receivables R'000	% of Non-Health Expen-diture %	Contributions Outstanding for More than 60 Days as of Arrear Contributions %
1434	Umed	(122)	-	(82)	(204)	1,35	20,06
1597	Umvuzo Health Medical Scheme	N/A	N/A	N/A	N/A	N/A	N/A
1520	University of Natal Medical Scheme	(18)	-	(26)	(44)	0,88	0,00
1282	University of the Witwatersrand Staff Medical Aid Scheme	(283)	15	273	4	-0,08	-106,65
1565	Venda Police and Prisons Medical Scheme (Polprismed)	-	-	-	-	0,00	0,00
1291	Witbank Coalfields Medical Aid Scheme	(84)	4	-	(80)	1,14	0,00
1293	Wooltru Healthcare Fund	(14)	0	8	(7)	0,05	0,00
1253	Xstrata Medical Aid Scheme	(6)	-	99	93	-1,47	3,17
	SUB-TOTAL – Registered Restricted Schemes	(125 136)	634	(7 950)	(132 452)	9,67	13,93
	TOTAL REGISTERED SCHEMES	(169 771)	4 024	(153 862)	(319 610)	4,84	24,70

2002

Ref. No.	Name of Medical Scheme	Impaired Receivables Written Off R'000	Impaired Receivables Recovered R'000	(Increase)/ Decrease in Provision for Impaired Receivables R'000	Total Impaired Receivables R'000	% of Non-Health Expen-diture %	Contributions Outstanding for More than 60 Days as of Arrear Contributions %
1434	Umed	(177)	-	-	(177)	1,25	13,93
1597	Umvuzo Health Medical Scheme	N/A	N/A	N/A	N/A	N/A	N/A
1520	University of Natal Medical Scheme	(52)	-	(150)	(202)	4,84	0,00
1282	University of the Witwatersrand Staff Medical Aid Scheme	(13)	1	(7)	(19)	0,41	76,33
1565	Venda Police and Prisons Medical Scheme (Polprismed)	-	-	-	-	0,00	0,00
1291	Witbank Coalfields Medical Aid Scheme	(74)	19	-	(55)	0,67	0,00
1293	Wooltru Healthcare Fund	(77)	1	83	6	-0,05	4,36
1253	Xstrata Medical Aid Scheme	(99)	-	(90)	(189)	3,11	1,30
	SUB-TOTAL – Registered Restricted Schemes	(17 879)	220	2 554	(15 106)	1,34	18,01
	TOTAL REGISTERED SCHEMES	(104 532)	2 368	(31 595)	(133 759)	2,32	16,52

2001

Ref. No.	Name of Medical Scheme	Impaired Receivables Written Off R'000	Impaired Receivables Recovered R'000	(Increase)/ Decrease in Provision for Impaired Receivables R'000	Total Impaired Receivables R'000	% of Non-Health Expen-diture %	Contributions Outstanding for More than 60 Days as of Arrear Contributions %
1434	Umed	(398)	8	126	(265)	2,10	51,62
1597	Umvuzo Health Medical Scheme	N/A	N/A	N/A	N/A	N/A	N/A
1520	University of Natal Medical Scheme	(0)	-	-	(0)	0,00	0,00
1282	University of the Witwatersrand Staff Medical Aid Scheme	(267)	0	483	215	-4,98	38,22
1565	Venda Police and Prisons Medical Scheme (Polprismed)	-	-	-	-	0,00	0,00
1291	Witbank Coalfields Medical Aid Scheme	(58)	4	(350)	(404)	7,19	0,00
1293	Wooltru Healthcare Fund	(363)	14	605	257	-2,65	100,00
1253	Xstrata Medical Aid Scheme	(77)	-	(85)	(162)	3,50	0,88
	SUB-TOTAL – Registered Restricted Schemes	(7 830)	1 288	(16 360)	(22 902)	2,35	21,02
	TOTAL REGISTERED SCHEMES	(121 802)	12 081	(84 535)	(194 256)	3,68	28,16

2000

Ref. No.	Name of Medical Scheme	Impaired Receivables Written Off R'000	Impaired Receivables Recovered R'000	(Increase)/ Decrease in Provision for Impaired Receivables R'000	Total Impaired Receivables R'000	% of Non-Health Expen-diture %	Contributions Outstanding for More than 60 Days as of Arrear Contributions %
1434	Umed	(125)	-	(17)	(142)	1,50	8,97
1597	Umvuzo Health Medical Scheme	N/A	N/A	N/A	N/A	N/A	N/A
1520	University of Natal Medical Scheme	-	-	-	-	0,00	0,00
1282	University of the Witwatersrand Staff Medical Aid Scheme	-	0	(207)	(206)	6,35	15,09
1565	Venda Police and Prisons Medical Scheme (Polprismed)	-	-	-	-	0,00	0,00
1291	Witbank Coalfields Medical Aid Scheme	(111)	3	-	(108)	2,46	0,00
1293	Wooltru Healthcare Fund	(111)	-	(753)	(864)	9,62	0,00
1253	Xstrata Medical Aid Scheme	-	-	(146)	(146)	3,63	4,01
	SUB-TOTAL – Registered Restricted Schemes	(20 718)	870	(16 114)	(35 962)	3,91	17,63
	TOTAL REGISTERED SCHEMES	(77 582)	10 948	(79 060)	(145 694)	3,80	25,89

Notes:

a Draft annual financial statements were submitted for 2004.

- The comparitive figures were only included for those schemes that were in operation during 2004.

The following schemes amalgamated in the 2004 year:
- Allcare with NBC with effect from 1 January 2004.
- Anglogold with Discovery Health with effect from 1 June 2004.
- Myhealth with Oxygen with effect from 1 July 2004.
- Billmed with Samancor with effect from 1 July 2004.

- There are no comparitive figures for the color coded schemes due to:
  - Schemes were registered during the 2004 year.

Detailed financial results: bargaining council schemes for the year ended 31 December 2004

Ref. No.	Name of Medical Scheme	Members	Beneficiaries	No. of Dependants per Member	Gross Contributions		Gross Administration Expenses (RISK +PMSA) Contributions			Managed Care: Management Services			Nett Reinsurance	Nett Claims Incurred: Results	Gross Underwriting Nett	Nett Underwriting Results	Surplus/ (Deficit) Results	Nett Surplus/ from Operations	Nett Assets (Members' (Deficit)	Nett Assets Per Funds per BS)	Solvency Ratio Regulation 29	
		31/12/04	31/12/04		R'000	PABPM R	R'000	As % of GCI	PABPM R	R'000	As % of GCI	PABPM R	R'000	%	R'000	R'000	R'000	R'000	R'000	R'000	%	
3456	Autoworkers Medical Aid Fund (Automed)	27 222	68 303	1,51	155 738	202	13 452	8,64	17	-	0,00	-	-	83,72	25 357	11 906	10 243	21 355	157 414	157 310	101,01	a
3514	Bargaining Council for the Building Industry (Kimberly)	146	209	0,43	1 035	380	554	53,52	203	-	0,00	-	-	24,73	779	225	225	353	2 114	2 114	204,17	
3322	Building Industry Medical Aid Fund (Eastern Cape)	671	1 776	1,65	4 060	179	883	21,74	39	-	0,00	-	-	75,46	996	114	114	133	12	12	0,30	
3302	Building Industry Medical Aid Fund (Western Cape)	3 398	11 580	2,41	12 074	87	2 678	22,18	19	-	0,00	-	-	65,24	4 197	1 518	1 518	1 874	3 672	3 672	30,41	
3304	Clothing Industry Health Care Fund (Cape Town)	35 229	91 062	1,58	29 094	28	10 014	34,42	10	9 880	33,96	10	-	5,21	9 521	(10 373)	(11 677)	(6 018)	27 480	24 180	83,11	
3327	Clothing Industry Medical Benefit Scheme (Free State & Nothern Cape)	543	543	-	263	41	48	18,24	7	-	0,00	-	-	86,99	37	(11)	(11)	53	528	505	191,78	
3339	Clothing Industry Medical Benefit Society (Northern Areas)	6 330	6 330	-	3 936	52	741	18,82	10	-	0,00	-	-	82,82	676	(64)	(64)	144	2 165	2 165	55,00	
3318	Clothing Industry Sick Benefit Fund (Natal)	16 689	16 689	-	11 312	56	3 969	35,09	20	-	0,00	-	-	35,72	5 498	1 529	1 522	2 587	14 017	14 017	123,92	
3419	Knitting Industry Medical Benefit Society (Northern Areas)	428	533	0,25	251	39	52	20,63	8	-	0,00	-	-	58,17	50	(1)	(1)	204	2 183	2 100	838,28	
3324	Motor Industry Medical Aid Fund (MIMED)	24 214	53 824	1,22	459 141	711	17 245	3,76	27	10 176	2,22	16	-	85,75	65 368	37 947	37 447	53 307	226 840	226 840	49,41	
3479	Natal Furniture Workers Sick Benefit Society	1 466	1 466	-	2 086	119	1 052	50,46	60	-	0,00	-	-	47,60	1 093	40	40	284	2 444	2 119	101,59	
3314	Natal Hairdressers Sick Benefit Fund	722	788	0,09	488	52	15	3,06	2	-	0,00	-	-	101,46	(7)	(22)	(22)	(43)	510	510	104,56	
TOTAL BARGAINING COUNCIL SCHEMES		117 058	253 103	1,16	679 478	224	50 703	7,46	17	20 056	2,95	7	-	80,34	113 566	42 808	39 335	74 233	439 379	435 544	64,10	

Notes:

a An encumbered asset was excluded in the 2004 calculation of the solvency ratio.

- PMSA = Personal Medical Savings Account
- GCI = Gross Contribution Income
- PABPM = Per Average Beneficiary Per Month
- BS = Balance Sheet

- No broker fees were paid by the schemes

Detailed financial results: bargaining council schemes for the year ended 31 December 2004

Ref. No.	Name of Medical Scheme	Beneficiaries			Gross Contribution Income (GCI)						Nett Claims Incurred (incl PMSA Claims)						Gross Administration Expenses (incl PMSA & Managed Care)						Reserve Position (per Regulation 29)						Solvency Ratio	
		Average 2004	Average 2003	% Growth	2004 R'000	2003 R'000	% Growth	PABPM 2004 R	PABPM 2003 R	% Growth	2004 R'000	2003 R'000	% Growth	PABPM 2004 R	PABPM 2003 R	% Growth	2004 R'000	2003 R'000	% Growth	PABPM 2004 R	PABPM 2003 R	% Growth	2004 R'000	2003 R'000	% Growth	PB 2004 R	PB 2003 R	% Growth	2004 %	2003 %
3456	Autoworkers Medical Aid Fund (Automed)	64324	62513	3	155738	118319	32	202	158	28	130381	109807	19	169	146	15	13452	13303	1	17	18	-2	157310	137914	14	2303	2146	7	101,01	116,56
3514	Bargaining Council for the Building Industry (Kimberly)	227	188	21	1035	741	40	380	329	15	256	234	9	94	104	-10	554	675	-18	203	300	-32	2114	1766	20	10113	13584	-26	204,17	238,29
3322	Building Industry Medical Aid Fund (Eastern Cape)	1893	2177	-13	4060	3610	12	179	138	29	3064	3168	-3	135	121	11	883	908	-3	39	35	12	12	(121)	110	7	-66	110	0,30	-3,36
3302	Building Industry Medical Aid Fund (Western Cape)	11580	961	1105	12074	10447	16	87	906	-90	7878	8806	-11	57	764	-93	2678	2807	-5	19	243	-92	3672	1798	104	317	166	91	30,41	17,21
3304	Clothing Industry Health Care Fund (Cape Town)	86499	53482	62	29094	28571	2	28	45	-37	1515	1488	2	1	2	-37	19894	17609	13	19	27	-30	24180	33656	-28	266	370	-28	83,11	117,80
3327	Clothing Industry Medical Benefit Scheme (Free State & Nothern Cape)	539	499	8	263	264	0	41	44	-8	229	230	-1	35	38	-8	48	32	52	7	5	40	505	439	15	930	821	13	191,78	166,34
3339	Clothing Industry Medical Benefit Society (Northern Areas)	6327	7271	-13	3936	4346	-9	52	50	4	3259	3271	0	43	37	15	741	623	19	10	7	37	2165	2248	-4	342	307	11	55,00	51,73
3318	Clothing Industry Sick Benefit Fund (Natal)	16826	16803	0	11312	10532	7	56	52	7	4040	5550	-27	20	28	-27	3969	3515	13	20	17	13	14017	11522	22	840	654	29	123,92	109,40
3419	Knitting Industry Medical Benefit Society (Northern Areas)	539	814	-34	251	369	-32	39	38	2	146	287	-49	23	29	-23	52	54	-5	8	6	44	2100	1860	13	3941	2831	39	838,28	503,35
3324	Motor Industry Medical Aid Fund (MIMED)	53824	50178	7	459141	423638	8	711	704	1	394209	351359	12	610	584	5	27421	26259	4	42	44	-3	226840	173534	31	4214	3458	22	49,41	40,96
3479	Natal Furniture Workers Sick Benefit Society	1466	7635	-81	2086	2066	1	119	23	426	993	928	7	56	10	457	1052	414	154	60	5	1223	2119	1835	15	1445	240	501	101,59	88,82
3314	Natal Hairdressers Sick Benefit Fund	788	788	0	488	718	-32	52	76	-32	495	415	19	52	44	19	15	302	-95	2	32	-95	510	553	-8	648	702	-8	104,56	77,03
	TOTAL BARGAINING COUNCIL SCHEMES	244832	203309	20	679478	603622	13	231	247	-7	546465	485542	13	186	199	-7	70758	66502	6	24	27	-12	435544	367003	19	1721	1451	19	64,10	60,80

Notes:

- PMSA = Personal Medical Savings Account
- GCI = Gross Contribution Income
- PABPM = Per Average Beneficiary Per Month
- PB = Per Beneficiary

Explanatory notes to the annexures

- The following medical schemes changed their names during 2004:

Ref no.	New name	Old name	With effect from
1487	The Holcim South Africa Medical Scheme	Alpha Group Medical Scheme	2-Feb-04
1042	Mascom Medical Scheme	Chamber of Mines Medical Aid Society	1-Jul-04
1115	Biz Health Medical Scheme	Johannesburg Metropolitan Chamber of Commerce	1-Jul-04
1579	Southern Sun Medical Aid Scheme	Tsogo Sun Group Medical Scheme	1-Sep-04
1589	Baymed	Co-ordinated Health Plan	24-Nov-04

- The following amalgamations took place during 2004:

Ref no.	Name	Scheme amalgamated with	Ref no:	With effect from
1496	Allcare Medical Aid Scheme	NBC Medical Scheme	1170	1-Jan-04
1503	Anglogold Medical Scheme	Discovery Health Medical Scheme	1125	1-Jun-04
1148	Myhealth Medical Scheme	Oxygen	1215	1-Jul-04
1089	Billmed Medical Scheme	Samancor Health Plan	1557	1-Jul-04

- The following medical schemes were wound up during 2004:

Ref no.	Name
1177	Highveld Medical Scheme

- The following medical schemes began operations during 2004:

Ref no.	Name	With effect from
1596	Eclipse Medical Scheme	1-Apr-04
1597	Umvuzo Health Medical Scheme	1-Jul-04
1589	Baymed (registered in 2001)	1-Nov-04

- The following schemes submitted draft financial statements:

Ref no.	Name
1537	Hosmed Medical Aid Scheme
3456	Autoworkers Medical Aid Fund (Automed)
3514	Bargaining Council for the Building Industry (Kimberly)
3304	Clothing Industry Health Care Fund (Cape Town)
3327	Clothing Industry Medical Benefit Scheme (Free State & Nothern Cape)
3339	Clothing Industry Medical Benefit Society (Northern Areas)
3318	Clothing Industry Sick Benefit Fund (Natal)
3419	Knitting Industry Medical Benefit Society (Northern Areas)
3479	Natal Furniture Workers Sick Benefit Society
3314	Natal Hairdressers Sick Benefit Fund

- Projections were made in respect of the non-financial data with regards to the following schemes:

Ref no.	Name
3456	Autoworkers Medical Aid Fund (Automed)
3302	Building Industry Medical Aid Fund (Western Cape)
3318	Clothing Industry Sick Benefit Fund (Natal)
3324	Motor Industry Medical Aid Fund (MIMED)
3479	Natal Furniture Workers Sick Benefit Society
3314	Natal Hairdressers Sick Benefit Fund

- The 2003 comparative figures have been restated for the following schemes as a result of:

Ref no.	Name	Reason
1534	Altron Medical Aid Scheme	Specific reserves transferred to accumulated funds
1012	Anglo American Corporation Medical Scheme (AACMED)	Reclassification
1593	Built Environment Professional Associations Medical Scheme (BEPS)	Reclassification
1202	Fedhealth	Reclassification
1086	Food Workers Medical Benefit Fund	Change in accounting policy
1162	Global Health	Reclassification
1559	Imperial Group Medical Scheme	Specific reserves transferred to accumulated funds
1576	Liberty Medical Scheme	Reclassification
1495	Massmart Health Plan	Reclassification
1560	Openplan Medical Scheme	Reclassification
1583	Platinum Health	Reclassification
1454	Pro Sano Medical Scheme	Consolidation
1516	Quantum Medical Aid Society	Change in accounting policy
1430	Remedi Medical Aid Scheme	Reclassification
1209	SA Breweries Medical Aid Society	Reclassification
1531	Sedmed	Restatement
1422	Topmed Medical Scheme	Reclassification
1582	Transmed Medical Fund	Reclassification
1291	Witbank Coalfields Medical Aid Scheme	Reclassification
1293	Wooltru Healthcare Fund	Specific reserves transferred to accumulated funds

Although Klerksdorp Medical Benefit Society (KDM) submitted consolidated accounts for 2004, the 2003 comparatives were not restated.

- Please take note that the figures were rounded off in the report; hence the percentage variance will be different to that in the Annexures
- Bargaining Council Schemes were formerly known as Exempt Schemes

COUNCIL FOR MEDICAL SCHEMES

Produced by the Council for Medical Schemes,
Designed by Shahn Irwin