



Annexure A: Compliance with submission of audited Annual Financial Statements and statutory returns

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

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

Name of scheme	Outstanding documents	Number of days	Amount R	Comments
Liberty Medical Scheme	All	6	0.00	Good cause demonstrated. Penalty waived.
Spectramed	All	4	0.00	Good cause demonstrated. Penalty waived.

The following should be noted in respect of the submitted audited Annual Financial Statements:

- Sizwe Medical Fund did not submit consolidated financial statements.
- Gen-Health Medical Scheme did not submit audited financial statements. The scheme was liquidated with effect from 12 October 2010. Its members were transferred to Medshield Medical Scheme.
- The audited Annual Financial Statements of Bonitas Medical Fund were rejected because both the Board of Trustees Report and the Annual Financial Statements did not comply fully with provisions of the Medical Schemes Act.
- The audited Annual Financial Statements of Government Employees Medical Scheme (GEMS) were rejected because the Board of Trustees Report, Annual Financial Statements and Annual Statutory Return did not comply fully with provisions of the Medical Schemes Act.



Annexure B: Composition of Council: 1 April 2010 – 31 March 2011

Prof. William Pick (Chairperson)

Past President of the Medical Research Council (MRC)
Considerable skills in corporate governance
Understands health policy, medicine and leadership

Ms Tracey Fortune (Deputy Chairperson)

Practising Attorney at Grant Gunston Inc
Previously an Executive Director at the Non-Profit Consortium (NPC) which works with the non-governmental organisation (NGO) sector on issues of law reforms, complying with legislation, and providing support on governance to non-profit entities

Dr Zola Njongwe

Deputy Vice Chancellor, Strategic Services, University of Johannesburg (UJ)
A noted community health specialist
Previously the Chief Director at the Gauteng Health Department
Considerable experience of sitting on Boards of Directors in the public and NGO sectors

Prof. Alan Rothberg

Head: Therapeutic School, Faculty of Health Sciences, University of the Witwatersrand (Wits)
Previously a Senior Executive in medical schemes administration
Substantial experience in medical schemes and managed care
First experiences with managed care in South Africa
Independent and in-depth knowledge of the medical schemes environment

Ms Thembeka Gwagwa

General Secretary of the Democratic Nursing Organisation of South Africa (DENOSA)
Considerable experience of Boards in the public and NGO sectors
Understands trade unions and consumer perspectives

Mr Rob Rusconi

Self-employed actuary
Independent researcher and consultant
Working experience in healthcare, insurance products development, investments and pensions, in South Africa and the United Kingdom (UK)
Carries out independent research for public- and private-sector entities, locally and abroad
Primary interests are long-term saving and pension provision, the operation of markets and social security systems

Mr Kariem Hoosain

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

Mr Trevor Bailey

Practising Attorney at Trevor Bailey Attorneys
Chairperson of the Gauteng Rental Housing Tribunal
Alternative Chairperson of the Gauteng Consumer Affairs Court
Mediator, arbitrator and trainer



Annexure B: Composition of Council: 1 April 2010 – 31 March 2011

Dr Rejoice Simelane

CEO of Ubuntu-Botho Investments (Pty) Ltd

Prof. Ronald Winston Green-Thompson

Previously the Special Advisor to the Minister of Health

Now a part-time consultant

Vast experience in corporate governance
and corporate management

Mr Tebogo Phadu

Policy Research Coordinator for the ANC Policy Institute

Vast experience in political economy philosophy
and environmental economics

Prof. Cyril Jack van Gelderen

Senior Specialist to Prof. Emeritus, Department
of Obstetrics & Gynaecology,
University of the Witwatersrand (Wits)

Dr Anban Pillay

Chief Director at the Department of Health

Prof. Dionisius Johann du Plessis

Consultant

Completed his MBChB (University of Pretoria)

MMed (Chiro) (Pretoria)

FCS (URO, MD (hc)



Annexure C: Statement of financial position as at 31 December 2010

	Registered schemes						Consolidated			Per member			Per beneficiary		
	Open schemes			Restricted schemes			2010 R'000	2009 R'000	%	2010 R	2009 R	%	2010 R	2009 R	%
	2010 R'000	2009 R'000	% change	2010 R'000	2009 R'000	% change									
Assets															
<i>Non-current assets</i>	6,100,402	4,736,202	28.8	6,404,206	5,199,929	23.2	12,504,608	9,936,131	25.8	5,282.3	4,239.3	24.6	2,223.6	1,784.3	24.6
Property, plant and equipment	95,128	122,045	-22.1	32,059	26,716	20.0	127,187	148,761	-14.5	64.5	76.8	-16.0	26.7	31.8	-16.0
Investments	5,983,496	4,595,391	30.2	6,370,376	5,171,898	23.2	12,353,872	9,767,289	26.5	7,343.4	5,740.7	27.9	3,260.5	2,522.9	29.2
Other non-current assets	21,778	18,766	16.1	1,771	1,315	34.7	23,549	20,081	17.3	80.1	80.0	0.1	37.8	37.8	-
<i>Current assets</i>	17,784,585	17,353,973	2.5	14,249,010	13,323,836	6.9	32,033,595	30,677,809	4.4	8,868.5	8,795.2	0.8	3,852.2	3,802.2	1.3
Inventories	-	-	-	1,133	1,752	-35.3	1,133	1,752	-35.3	22.8	37.2	-38.7	10.2	16.7	-38.9
Trade and other receivables	2,399,986	2,004,893	19.7	673,982	644,801	4.5	3,073,968	2,649,694	16.0	851.0	759.7	12.0	369.7	328.4	12.6
Investments	8,369,854	7,675,367	9.0	4,236,490	3,716,739	14.0	12,606,344	11,392,106	10.7	5,384.3	5,538.8	-2.8	2,401.2	2,418.5	-0.7
Cash and cash equivalents	7,013,854	7,653,492	-8.4	9,337,395	8,960,185	4.2	16,351,249	16,613,677	-1.6	4,526.8	4,763.1	-5.0	1,966.3	2,059.1	-4.5
Other current assets	891	20,221	-95.6	10	359	-97.2	901	20,580	-95.6	2.9	236.3	-98.8	1.3	108.8	-98.8
Total assets	23,884,987	22,090,175	8.1	20,653,216	18,523,765	11.5	44,538,203	40,613,940	9.7	12,330.4	11,643.9	5.9	5,355.9	5,033.6	6.4
Funds and liabilities															
<i>Members' funds</i>	17,106,777	15,511,225	10.3	15,496,846	13,931,120	11.2	32,603,623	29,442,345	10.7	9,026.3	8,441.0	6.9	3,920.7	3,649.0	7.4
Accumulated funds	16,518,167	14,998,616	10.1	14,357,368	12,956,512	10.8	30,875,535	27,955,128	10.4	8,547.9	8,014.6	6.7	3,712.9	3,464.7	7.2
Revaluation reserve: investments	564,635	475,176	18.8	777,744	630,595	23.3	1,342,379	1,105,771	21.4	893.5	771.8	15.8	406.5	348.9	16.5
Revaluation reserve: property, plant and equipment	20,440	33,912	-39.7	7,943	4,986	59.3	28,383	38,898	-27.0	166.5	230.3	-27.7	75.0	99.7	-24.8
Reserves set aside for specific purposes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other reserves	-	-	-	353,791	339,027	4.4	353,791	339,027	4.4	12,630.4	12,064.6	4.7	5,844.0	5,545.7	5.4
Minority interest	3,535	3,521	0.4	-	-	-	3,535	3,521	0.4	113.8	111.5	2.1	52.7	50.3	4.8
<i>Non-current liabilities</i>	71,917	61,687	16.6	858,624	824,952	4.1	930,541	886,639	5.0	864.0	438.5	97.0	352.6	185.6	90.0
Borrowings	-	-	-	1,000	1,000	-	1,000	1,000	-	205.8	201.1	2.3	88.7	87.1	1.8
Other non-current liabilities	71,917	61,687	16.6	857,624	823,952	4.1	929,541	885,639	5.0	867.0	439.1	97.4	353.8	185.8	90.4
<i>Current liabilities</i>	6,706,293	6,517,263	2.9	4,297,746	3,767,693	14.1	11,004,039	10,284,956	7.0	3,046.5	2,948.7	3.3	1,323.3	1,274.7	3.8
Savings plan liability	2,860,411	2,783,054	2.8	1,557,251	1,471,189	5.8	4,417,662	4,254,243	3.8	1,445.8	1,458.2	-0.9	633.4	639.9	-1.0
Trade and other payables	1,961,293	1,881,211	4.3	1,387,223	1,002,243	38.4	3,348,516	2,883,454	16.1	927.0	826.7	12.1	402.7	357.4	12.7
Provision for outstanding claims	1,880,340	1,852,998	1.5	1,353,272	1,294,261	4.6	3,233,612	3,147,259	2.7	899.6	906.1	-0.7	390.1	391	-0.2
Other current liabilities	4,249	-	100.0	-	-	-	4,249	-	100.0	136.8	-	100.0	63.3	-	100.0
Total funds and liabilities	23,884,987	22,090,175	8.1	20,653,216	18,523,765	11.5	44,538,203	40,613,940	9.7	12,330.4	11,643.9	5.9	5,355.9	5,033.6	6.4

Notes

Prior year figures have been restated.

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



Annexure D: Statement of comprehensive income for the year ended 31 December 2010

	Registered schemes						Consolidated			pampm			pabpm		
	Open schemes			Restricted schemes			2010 R'000	2009 R'000	%	2010 R	2009 R	%	2010 R	2009 R	%
	2010 R'000	2009 R'000	% change	2010 R'000	2009 R'000	% change									
Gross contribution income	59,576,970	54,354,174	9.6	36,904,647	30,509,044	21.0	96,481,617	84,863,218	13.7	2,244.6	2,059.1	9.0	975.3	890.0	9.6
Savings contribution income	(7,004,355)	(6,178,983)	-13.4	(1,745,020)	(1,562,551)	-12.4	(8,749,375)	(7,731,534)	-13.2	-248.8	-240.9	-3.3	-108.7	-105.7	-2.8
Net contribution income	52,572,615	48,175,191	9.1	35,159,627	28,956,493	21.4	87,732,242	77,131,684	13.7	2,041.0	1,871.5	9.1	886.9	808.9	9.6
Relevant healthcare expenditure	(44,538,416)	(41,701,095)	-6.8	(32,088,619)	(27,197,151)	-18.0	(76,627,035)	(68,858,246)	-11.2	-1,782.7	-1,671.7	-6.6	-774.6	-722.5	-7.2
Net claims incurred	(44,518,080)	(41,640,596)	-6.9	(32,153,568)	(27,218,018)	-18.1	(76,671,648)	(68,858,614)	-11.3	-1,783.7	-1,670.8	-6.8	-775.1	-722.1	-7.3
Net income/(expense) on risk transfer arrangements*	(20,336)	(60,499)	66.4	64,949	20,867	211.3	44,613	(39,632)	212.6	1.1	-1.0	210.0	0.5	-0.4	225.0
Gross healthcare result	8,034,199	6,474,096	24.1	3,071,008	1,759,342	74.6	11,105,207	8,233,438	34.9	258.4	199.8	29.3	112.3	86.3	30.1
Net non-healthcare expenditure	(8,537,289)	(8,138,608)	-4.9	(3,027,481)	(2,678,116)	-13.0	(11,564,770)	(10,816,724)	-6.9	-289.0	-272.6	-6.0	-126.3	-118.2	-6.9
Net income/(expense) on commercial reinsurance	-	472	-100.0	(200)	166	-220.5	(200)	638	-131.3	-2.5	5.4	-146.3	-1.1	2.4	-145.9
Managed healthcare: management services	(1,490,423)	(1,290,147)	-15.5	(760,958)	(647,044)	-17.6	(2,251,381)	(1,937,191)	-16.2	-52.9	-47.5	-11.4	-23.0	-20.5	-12.2
Brokers costs**	(1,291,287)	(1,186,653)	-8.8	(31,260)	(27,575)	-13.4	(1,322,547)	(1,214,228)	-8.9	-47.6	-44.5	-7.0	-21.4	-19.7	-8.6
Administration expenditure	(5,609,302)	(5,533,356)	-1.4	(2,213,151)	(1,955,957)	-13.1	(7,822,453)	(7,489,313)	-4.4	-182.0	-181.7	-0.2	-79.1	-78.5	-0.8
Net impairment losses: trade and other receivables	(146,277)	(128,924)	-13.5	(21,912)	(47,706)	54.1	(168,189)	(176,630)	4.8	-4.0	-4.3	7.0	-1.7	-1.9	10.5
Net healthcare result	(503,090)	(1,664,512)	69.8	43,527	(918,774)	104.7	(459,563)	(2,583,286)	82.2	-10.7	-62.7	82.9	-4.6	-27.1	83.0
Net impairment losses: other	(24,808)	(11,061)	-124.3	(69)	-	-100.0	(24,877)	(11,061)	-124.9	-5.9	-2.9	-103.4	-2.6	-1.2	-116.7
Other investment income	1,312,908	1,644,400	-20.2	886,798	1,156,169	-23.3	2,199,706	2,800,569	-21.5	51.2	68.0	-24.7	22.2	29.4	-24.5
Realised and unrealised gains/(losses)	338,623	303,801	11.5	553,105	381,769	44.9	891,728	685,570	30.1	21.8	17.8	22.5	9.4	7.7	22.1
Other income	210,786	64,305	227.8	124,818	115,795	7.8	335,604	180,100	86.3	8.2	4.7	74.5	3.6	2.0	80.0
Own facility surplus/(deficit)	(1)	(129)	99.2	(503)	18,902	-102.7	(504)	18,773	-102.7	-0.5	19.3	-102.6	-0.2	9.0	-102.2
Other expenditure	(12)	(362)	96.7	(44)	(56)	21.4	(56)	(418)	86.6	-	-0.2	100.0	-	-0.1	100.0
Finance costs	(44,063)	(46,187)	4.6	(45,620)	(64,872)	29.7	(89,683)	(111,059)	19.2	-3.4	-4.5	24.4	-1.5	-2.0	25.0
Net surplus for the year (before consolidation)	1,290,343	290,255	344.6	1,562,012	688,933	126.7	2,852,355	979,188	191.3	66.4	23.8	179.0	28.8	10.3	179.6
Consolidation results	(187)	(7,138)	97.4	-	-	-	(187)	(7,138)	97.4	-	-1.3	100.0	-	-0.6	100.0
Net surplus for the year (after consolidation)	1,290,156	283,117	355.7	1,562,012	688,933	126.7	2,852,168	972,050	193.4	66.4	23.6	181.4	28.8	10.2	182.4
Other comprehensive income	77,479	199,913	-61.2	150,312	258,195	-41.8	227,791	458,108	-50.3	12.2	24.8	-50.8	5.5	11.1	-50.5
Fair value adjustment on available-for-sale investments	245,525	365,590	-32.8	318,756	306,844	3.9	564,281	672,434	-16.1	30.8	38.3	-19.6	13.9	17.2	-19.2
Reclassification adjustment	(146,864)	(212,423)	30.9	(170,778)	(45,387)	-276.3	(317,642)	(257,810)	-23.2	-34.5	-28.3	-21.9	-15.7	-12.7	-23.6
Land and buildings revaluation	(4,347)	12,116	-135.9	2,957	-	100.0	(1,390)	12,116	-111.5	-0.9	6.9	-113.0	-0.4	3.0	-113.3
Other	(16,835)	34,630	-148.6	(623)	(3,262)	80.9	(17,458)	31,368	-155.7	-5.1	5.9	-186.4	-2.4	2.8	-185.7
Total comprehensive income for the year	1,367,635	483,030	183.1	1,712,324	947,128	80.8	3,079,959	1,430,158	115.4	71.7	34.7	106.6	31.1	15.0	107.3

Notes

Prior year figures have been restated.

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

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

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

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

** Broker costs include broker fees and distribution costs.

Total non-healthcare expenditure per average member and beneficiary calculated only for medical schemes who incurred such expenditure:

	2010 pabpm R	2009 pabpm R	% growth	2010 pampm R	2009 pampm R	% growth
Open schemes	156.8	142.6	10.0	347.5	323.5	7.4
Restricted schemes	82.5	77.7	6.2	199.6	186.2	7.2
Total registered schemes	135.8	125.2	8.5	309.8	288.9	7.2



Annexure E: Consolidated statement of changes in funds and reserves for the year ended 31 December 2010

	Registered schemes						Consolidated			Per member			Per beneficiary			
	Open schemes			Restricted schemes			2010	2009	%	2010	2009	%	2010	2009	%	
	2010	2009	%	2010	2009	%										R
	R'000	R'000	change	R'000	R'000	change	R'000	R'000	change	R	R	change	R	R	change	
Accumulated funds																
Balances at the beginning of the year	14,994,637	14,643,989	2.4	12,956,512	12,285,685	5.5	27,951,149	26,929,674	3.8	7,738.3	7,720.6	0.2	3,361.2	3,337.6	0.7	
- As previously reported	14,998,616	14,643,989	2.4	12,956,512	12,283,218	5.5	27,955,128	26,927,207	3.8	7,739.4	7,719.9	0.3	3,361.7	3,337.3	0.7	
- Prior year adjustment	(3,979)	-	-100.0	-	2,467	-100.0	(3,979)	2,467	-261.3	-76.4	31.6	-341.8	-33.5	0.3	-11,266.7	
Surplus/(deficit) for the year	1,290,156	283,117	355.7	1,562,012	688,933	126.7	2,852,168	972,050	193.4	789.6	278.7	183.3	343.0	120.5	184.6	
Transfer to/(from) accumulated funds	236,263	85,654	175.8	(146,397)	2,825	-5,282.2	89,866	88,479	1.6	47.8	586.5	-91.8	20.2	11.0	83.6	
- Due to amalgamation/liquidation	236,263	82,804	185.3	(146,397)	-	-100.0	89,866	82,804	8.5	47.8	734.9	-93.5	20.2	10.3	96.1	
- Due to re-measurement of investments and property, plant and equipment	-	2,850	-100.0	-	-	-	-	2,850	-100.0	-	90.2	-100.0	-	0.4	-100.0	
- Other transfers	-	-	-	-	2,825	-100.0	-	2,825	-100.0	-	428.2	-100.0	-	0.4	-100.0	
Other	(2,889)	(14,144)	79.6	(14,759)	(20,931)	29.5	(17,648)	(35,075)	49.7	-98.4	-125.1	21.3	-48.3	-4.3	-1,023.3	
Balance at the end of the year	16,518,167	14,998,616	10.1	14,357,368	12,956,512	10.8	30,875,535	27,955,128	10.4	8,547.9	8,014.6	6.7	3,712.9	3,464.7	7.2	
Revaluation reserve (investments)																
Balances at the beginning of the year	479,157	356,038	34.6	630,595	364,533	73.0	1,109,752	720,571	54.0	684.5	481.0	42.3	304.0	212.3	43.2	
- As previously reported	475,176	356,038	33.5	630,595	366,999	71.8	1,105,771	723,037	52.9	682.0	482.7	41.3	302.9	213.0	42.2	
- Prior year adjustment	3,981	-	100.0	-	(2,466)	100.0	3,981	(2,466)	261.4	76.5	-31.6	342.1	33.5	-15.9	310.7	
Unrealised gains/(losses) on revaluation of investments	245,525	365,590	-32.8	318,756	306,844	3.9	564,281	672,434	-16.1	375.6	461.3	-18.6	170.9	208.7	-18.1	
Realised (gains)/losses on derecognition of investments	(146,864)	(212,423)	30.9	(170,778)	(45,387)	-276.3	(317,642)	(257,810)	-23.2	-420.3	-340.1	-23.6	-191.9	-153.6	-24.9	
Revaluation adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to/(from) reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other	(13,183)	(34,029)	61.3	(829)	4,605	-118.0	(14,012)	(29,424)	52.4	-121.2	-153.0	20.8	-52.5	-72.0	27.1	
Balance at the end of the year	564,635	475,176	18.8	777,744	630,595	23.3	1,342,379	1,105,771	21.4	802.2	690.5	16.2	355.3	303.7	17.0	
Revaluation reserve (property, plant and equipment)																
Balances at the beginning of the year	33,912	24,646	37.6	4,986	4,837	3.1	38,898	29,483	31.9	373.6	224.9	66.1	163.8	98.9	65.6	
- As previously reported	33,912	24,646	37.6	4,986	4,837	3.1	38,898	29,483	31.9	373.6	224.9	66.1	163.8	98.9	65.6	
- Prior year adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Unrealised gains/(losses) on re-measurement of property, plant and equipment	(4,347)	12,116	-135.9	2,957	-	100.0	(1,390)	12,116	-111.5	-10.8	87.4	-112.4	-4.9	38.2	-112.8	
Revaluation adjustment	-	-	-	-	149	-100.0	-	149	-100.0	-	4.9	-100.0	-	2.0	-100.0	
Transfer to/(from) reserves	8,603	-	100.0	-	-	-	8,603	-	100.0	129.7	-	100.0	60.9	-	100.0	
Other	(17,728)	(2,850)	-522.0	-	-	-	(17,728)	(2,850)	-522.0	-570.6	-90.2	-532.6	-264.2	-40.7	-549.1	
Balance at the end of the year	20,440	33,912	-39.7	7,943	4,986	59.3	28,383	38,898	-27.0	166.5	230.3	-27.7	75.0	99.7	-24.8	
Other reserves																
Balances at the beginning of the year	-	-	-	339,027	328,936	3.1	339,027	328,936	3.1	12,103.4	9,479.7	27.7	5,600.1	4,343.7	28.9	
- As previously reported	-	-	-	339,027	328,936	3.1	339,027	328,936	3.1	12,103.4	9,479.7	27.7	5,600.1	4,343.7	28.9	
- Prior year adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to/(from) reserves	-	-	-	14,759	10,082	46.4	14,759	10,082	46.4	605.0	323.7	86.9	282.5	149.4	89.1	
Other	-	-	-	5	9	-44.4	9	9	-44.4	1.4	2.5	-44.0	0.6	1.1	-45.5	
Balance at the end of the year	-	-	-	353,791	339,027	4.4	353,791	339,027	4.4	12,630.4	12,084.6	4.7	5,844.0	5,545.7	5.4	

Notes

Prior year figures have been restated.

NC = Not Comparable

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



Annexure F: Consolidated membership analysis

for the year ended 31 December 2010

	Members			Dependants			Beneficiaries		
	2010	2009	% change	2010	2009	% change	2010	2009	% change
<i>Membership as at 31 December 2010</i>									
Registered schemes	3,612,062	3,488,009	3.6	4,703,656	4,580,496	2.7	8,315,718	8,068,505	3.1
Open schemes	2,172,723	2,144,369	1.3	2,627,192	2,670,965	-1.6	4,799,915	4,815,334	-0.3
Restricted schemes	1,439,339	1,343,640	7.1	2,076,464	1,909,531	8.7	3,515,803	3,253,171	8.1
Total membership	3,612,062	3,488,009	3.6	4,703,656	4,580,496	2.7	8,315,718	8,068,505	3.1
<i>Average membership for the year</i>									
Registered schemes	3,582,008	3,434,454	4.3	4,661,519	4,511,764	3.3	8,243,527	7,946,218	3.7
Open schemes	2,180,739	2,137,301	2.0	2,656,971	2,693,339	-1.4	4,837,710	4,830,640	0.1
Restricted schemes	1,401,269	1,297,153	8.0	2,004,548	1,818,425	10.2	3,405,817	3,115,578	9.3
Average membership	3,582,008	3,434,454	4.3	4,661,519	4,511,764	3.3	8,243,527	7,946,218	3.7
<i>Membership per province as at 31 December 2010</i>									
			2010 % of total			2010 % of total			2010 % of total
Gauteng	1,356,926	1,304,764	37.6	1,653,373	1,605,191	35.2	3,010,299	2,909,955	36.2
Limpopo	158,772	147,135	4.4	248,638	232,294	5.3	407,410	379,429	4.9
Mpumalanga	230,479	218,719	6.4	345,547	334,782	7.3	576,026	553,501	6.9
North West	198,659	189,501	5.5	262,862	251,410	5.6	461,521	440,911	5.5
Free State	164,462	160,341	4.6	224,052	219,589	4.8	388,514	379,930	4.7
KwaZulu-Natal	547,152	523,226	15.1	740,067	710,714	15.7	1,287,219	1,233,940	15.5
Western Cape	586,501	582,094	16.2	707,587	712,892	15.0	1,294,088	1,294,986	15.6
Eastern Cape	295,022	286,308	8.2	413,075	404,311	8.8	708,097	690,619	8.5
Northern Cape	70,651	67,816	2.0	104,667	100,895	2.2	175,318	168,711	2.1
Outside the Republic	3,438	8,105	0.1	3,788	8,418	0.1	7,226	16,523	0.1
	3,612,062	3,488,009	100.0	4,703,656	4,580,496	100.0	8,315,718	8,068,505	100.0
<i>Average number of dependants per average member</i>	1.3	1.3							
<i>Overall pensioner ratio</i>	6.5%	6.5%							
Open schemes	7.5%	7.3%							
Restricted schemes	5.1%	5.3%							
<i>Average age per beneficiary</i>	31.5	31.6							
Open schemes	33.1	32.9							
Restricted schemes	29.4	29.7							



Annexure G: Utilisation of services for the year ended 31 December 2010

Notes

a) NC= Not Comparable

99% of schemes submitted data , representing 99.8% of beneficiaries

b) Private and public health facilities

99% of schemes submitted data , representing 99.8% of beneficiaries

c) Burden of disease

94% of schemes submitted data , representing 98.4% of beneficiaries

99% of schemes submitted data , representing 99.8% of beneficiaries

99% of schemes submitted data , representing 99.8% of beneficiaries

e) Utilisation of supplementary and allied health professionsa

99% of schemes submitted data , representing 99.8% of beneficiaries

f) Utilisation of other benefits

99% of schemes submitted data , representing 99.8% of beneficiaries

**g) Consolidated 2009 figures were sourced from the CMS Annual Statutory Report
All schemes schemes submitte data**

h) Total number of admissions=Number of same day admissions and number of admissions (over night hospital stays)



Annexure H: Total benefits paid for the year ended 31 December 2010

	Open schemes				Restricted schemes				Consolidated				pabpm		
	2010	% of total	2009	% change	2010	% of total	2009	% change	2010	% of total	2009	% change	2010	2009	% change
General practitioners	3,260,766,835	6.4	3,044,236,371	7.1	2,924,629,463	8.7	2,630,120,977	11.2	6,185,396,298	7.3	5,674,357,348	9.0	62.5	59.5	5.1
Medical specialists	11,924,959,144	23.3	11,005,591,759	8.3	6,839,871,793	20.4	5,716,979,622	19.6	18,764,836,937	22.1	16,743,571,521	12.2	189.7	175.4	8.2
Dermatologists	94,774,697		46,415,314		42,209,943		141,190,011		132,526,703		1.4	1.4			
Gynaecologists	728,605,036		719,281,050		505,528,407		413,685,691		1,234,134,438		1,132,966,741		12.5	11.9	
Haematologists	60,999,725		33,730,021		11,053,335		12,336,557		71,333,051		76,196,388		0.7	0.8	
Physicians	800,585,421		652,553,091		552,121,704		432,904,621		1,352,707,125		1,085,457,712		13.7	11.4	
Gastroenterologists	57,305,177		55,243,583		10,945,778		11,894,334		63,251,955		67,137,918		0.6	0.7	
Neurologists	98,536,270		90,331,433		50,941,979		43,545,169		149,978,249		133,876,602		1.5	1.4	
Cardiologists	285,335,798		294,355,381		72,727,436		72,712,377		353,053,233		365,768,056		3.5	3.5	
Psychiatrists	423,934,829		230,639,931		194,378,183		147,945,631		428,313,012		398,585,562		4.6	4.0	
Medical oncologists	99,298,015		64,894,444		18,136,420		13,219,868		97,434,435		98,114,312		1.0	0.8	
Neurosurgons	225,443,701		209,248,427		108,259,886		95,886,527		333,713,587		305,134,954		3.4	3.2	
Nuclear medicine	51,504,929		58,129,051		27,968,582		25,352,615		69,473,111		43,481,656		0.9	0.9	
Ophthalmologists	540,611,559		495,012,613		272,070,191		232,923,349		812,581,740		727,958,963		8.2	7.6	
Clinical haematology	13,964,343		14,181,690		4,378,289		3,345,863		18,342,632		17,527,593		0.2	0.2	
Orthopaedic surgeons	725,984,026		651,132,195		334,658,727		276,642,913		1,060,642,753		927,815,107		10.7	9.7	
Orthodontologists	215,931,791		205,957,571		113,075,801		98,301,398		329,007,592		304,258,959		3.3	3.2	
Rheumatology	9,324,033		8,324,033		2,389,455		2,881,136		11,949,281		10,405,169		0.1	0.1	
Paediatricians	415,596,362		403,530,778		290,441,944		239,804,666		706,038,308		643,335,445		7.1	6.7	
Paediatric cardiologists	12,631,098		12,481,832		2,242,578		2,022,432		14,873,676		14,504,264		0.2	0.2	
Specialist physical medicine	1,951		4,096		3,006,707		630,7		630,7		3,676,533		0.0	0.0	
Plastic & reconstructive surgeons	69,336,074		61,042,411		29,025,052		24,917,255		98,361,126		85,959,666		1.0	0.9	
Radiotherapists	513,955,181		427,278,564		219,161,722		177,496,298		733,116,903		604,774,862		7.4	6.3	
Surgeons	604,267,458		556,620,448		303,271,081		260,993,689		907,538,539		807,614,137		9.2	8.5	
Thoracic surgeons	159,889,709		140,829,788		72,750,145		64,142,797		232,639,854		204,972,585		2.4	2.1	
Urologists	254,389,464		231,456,443		121,055,949		101,612,991		376,356,409		332,271,234		3.8	3.5	
Clinical support specialists															
Anaesthetists	1,075,126,268		1,009,808,933		504,118,898		443,493,601		1,579,245,166		1,463,302,534		16.0	15.2	
Radiologists	2,170,947,893		2,044,434,479		1,269,092,478		1,087,366,772		3,440,040,371		3,132,001,251		34.8	32.8	
Pathologists	2,109,560,994		2,041,912,413		1,478,378,875		1,306,231,977		3,788,339,849		3,437,304,290		38.3	36.0	
Other medical & clinical support specialists	282,259,540		173,705,651		25,275,494		1,938,571		307,535,034		175,645,222		3.0	1.8	
Dentists	1,369,273,637	2.7	1,265,397,135	8.2	1,174,647,602	3.5	982,387,766	19.6	2,543,921,239	3.0	2,247,784,902	13.2	25.7	23.6	9.1
Dental specialists	346,144,208	0.7	319,076,854	8.5	255,109,010	0.8	220,208,353	15.8	601,253,218	0.7	539,285,206	11.5	6.1	5.7	7.5
Dental therapists	30,795,058		30,395,730		90,733,171		68,145,651		121,528,229		98,541,280		1.2	1.0	
Dental technicians	19,138,286		8,381,928		12,633,891		7,747,940		31,772,177		16,129,868		0.3	0.2	
Maxilla, facial & oral surgeons	96,988,876		82,353,163		48,973,071		49,905,976		135,641,946		132,299,122		1.4	1.4	
Oral pathologists	53,114		78,032		59,105		104,772		112,219		182,803		0.0	0.0	
Orthodontists	169,900,522		159,770,700		88,625,559		80,184,653		258,526,081		239,955,352		2.6	2.5	
Periodontists	20,985,664		20,775,433		7,100,256		7,406,252		28,085,920		28,181,886		0.3	0.3	
Prosthodontists	16,392,688		17,221,888		7,383,959		6,713,006		25,766,646		24,035,094		0.3	0.3	
Supplementary & allied health professionals	4,016,492,530	7.9	3,763,913,229	6.7	2,690,587,533	8.0	2,250,575,071	19.6	6,707,080,063	7.9	6,014,488,300	11.5	67.8	63.1	7.5
Art therapists	195,418		259,585		1,204,804		651,422		1,400,222		911,012		0.0	0.0	
Audiologists	119,460,440		110,388,956		60,256,615		61,358,325		179,717,095		171,947,281		1.8	1.8	
Biomechanics	8,284,323		36,640,093		11,351,110		92,124,999		192,354,442		46,723,552		0.2	0.5	
Clinical technologists	633,038,558		516,063,364		393,791,899		280,293,244		1,006,830,457		796,356,608		10.2	8.4	
Dieticians	33,684,325		29,547,815		24,941,536		19,522,902		58,625,861		49,070,717		0.6	0.5	
Hearing aid acousticians	33,436,087		31,406,796		19,428,608		21,215,371		52,864,495		52,622,167		0.5	0.6	
Medical scientists	48,264		393,099		143,807		427,439		423,101		922,118		0.0	0.0	
Occupational therapists	73,739,943		62,378,894		55,942,016		44,333,527		129,681,959		106,712,421		1.3	1.1	
Optometrists	1,073,657,056		1,034,784,598		1,115,270,826		844,742,465		2,188,927,882		1,879,527,063		22.1	19.7	
Orthotists	39,680,679		39,574,269		20,641,652		17,684,265		60,222,331		57,258,534		0.6	0.6	
Pharmacists	713,856,295		684,986,338		197,541,213		197,541,213		239,183,490		914,682,878		9.2	9.2	
Physiotherapists	672,605,495		600,555,661		425,644,100		352,790,482		1,098,049,595		953,346,143		11.1	10.0	
Podiatrists	27,185,330		24,420,295		11,109,778		11,980,419		38,495,108		36,400,714		0.4	0.4	
Psychologists	337,433,771		314,954,324		229,738,119		186,763,221		567,171,890		501,717,545		5.7	5.3	
Podiatrists	45,916,397		35,116,397		34,359,616		18,761,780		80,253,086		74,534,197		0.8	0.8	
Private nurses	44,332,526		41,102,397		38,959,504		34,798,999		83,292,030		75,901,396		0.8	0.8	
Social workers	14,149,767		13,126,094		16,940,888		6,389,574		31,090,655		19,515,668		0.3	0.2	



Annexure H: Total benefits paid for the year ended 31 December 2010

	Open schemes				Restricted schemes				Consolidated				pabgm		
	2010	% of total	2009	% change	2010	% of total	2009	% change	2010	% of total	2009	% change	2010	2009	% change
Speech therapists	20,964,800		20,859,680		7,181,127		6,851,816		28,145,927		27,411,696		0.3	0.3	
Acupuncture & Chinese medicine	1,141,285		282,095		467,532		141,837		1,608,817		423,932		0.0	0.0	
Ayurvedic practitioners	5,610		6,000		7,174		3,501		12,784		9,581		0.0	0.0	
Chiropractors & osteopaths	64,913,036		55,993,289		19,624,740		15,447,530		84,470,799		71,443,919		0.3	0.7	
Homeopaths	29,718,778		27,384,689		6,905,931		6,910,090		36,624,709		34,294,799		0.4	0.4	
Naturopaths & phytotherapists	44,713		82,598		98,904		97,897		143,617		180,495		0.0	0.0	
Massage, aromatherapy & reflexology	28,572		6,534		17,603		5,897		46,175		12,431		0.0	0.0	
Other supplementary & allied health professionals	29,172,009		83,479,259		18,782,386		79,820,544		47,954,395		163,299,803		6.5	1.7	
Total hospitals	19,474,225,144	38.1	18,252,778,440	0.1	11,640,455,743	34.7	10,044,720,980	0.2	31,114,680,887	36.7	28,297,499,420	10.0	314.5	296.8	6.0
Private hospitals	19,395,426,516	37.9	18,169,716,367	0.1	11,437,743,363	34.1	9,838,795,710	0.2	30,833,169,879	36.4	28,008,512,077	10.1	311.7	299.7	6.1
Ward fees	7,482,411,154		7,385,415,476		5,244,420,072		4,519,459,975		12,748,831,226		11,904,875,451		128.7	124.8	
Theatre fees	3,922,089,732		3,926,920,698		2,089,249,389		1,783,917,807		5,981,339,121		5,680,438,505		60.5	59.6	
Consumables	1,073,225,452		1,089,790,640		448,368,530		796,910,749		1,521,593,982		1,886,701,990		15.4	19.8	
Medicine	1,955,251,105		1,993,399,011		1,993,399,011		1,536,919,608		3,549,641,920		3,432,798,618		35.9	36.0	
Equipment	71,408,033		195,138,243		195,138,243		265,546,276		265,546,276		-		2.7	-	
Procedure	183,983,598		-		302,793,222		-		486,776,820		-		4.9	-	
Managed care (in-hospital benefits)	199,227,354		-		330,300		-		199,347,854		-		2.0	-	
Other	4,705,827,884		3,872,120,342		1,394,052,795		1,231,987,571		6,100,892,680		5,104,197,913		61.7	53.5	
Provincial hospitals	78,798,628	0.2	83,062,074	(0.1)	202,712,380	0.6	205,925,270	(0.0)	281,511,008	0.3	288,987,343	(2.6)	2.8	3.0	-6.1
Ward fees	34,608,810		40,909,051		106,511,507		101,274,509		141,120,317		142,183,640		1.4	1.5	
Theatre fees	6,886,719		7,318,104		181,346,409		183,335,705		248,919,128		257,333,809		0.3	0.3	
Consumables	26,499,065		27,476,348		12,852,080		81,665,693		109,142,062		39,351,145		0.4	1.1	
Medicine	6,622,303		7,258,551		5,277,953		4,649,362		11,800,256		11,907,913		0.1	0.1	
Equipment	367,917		-		429,850		-		797,767		-		0.0	-	
Procedure	2,870,069		-		17,024,824		-		19,946,895		-		0.2	-	
Other	1,245,745		-		42,481,755		-		43,729,500		-		0.4	-	
Total medicine	7,911,769,442	15.5	8,230,648,517	(0.0)	6,128,405,603	18.3	5,059,515,862	0.2	14,040,175,045	16.6	13,290,164,379	5.6	141.9	139.4	1.8
Medicine dispensed by pharmacists	6,278,311,064		6,637,717,708		5,464,470,854		4,470,639,214		12,742,781,918		11,108,356,922		128.8	116.5	
Medicine dispensed by practitioners	405,734,531		430,844,800		523,763,423		440,214,087		729,497,863		861,058,888		9.4	9.0	
Medicine dispensed by medical specialists	160,321,396		375,303,518		126,158,334		119,704,370		286,479,730		495,007,888		2.9	5.2	
Medicine dispensed by supplementary & allied health professionals	9,877,251		18,410,022		5,772,516		7,057,870		15,649,767		25,467,892		0.2	0.3	
Medicine dispensed by other health professionals	57,525,200		778,372,668		8,240,467		21,900,321		65,765,667		800,272,789		0.7	8.4	
Ex-gratia payments	16,437,454	0.0	10,953,464	0.5	19,877,497	0.1	78,330,810	(0.7)	36,314,951	0.0	89,284,275	(59.3)	0.4	0.9	-60.8
Other benefits	1,272,592,631	2.5	1,137,107,647	0.1	1,301,788,624	3.9	1,095,571,815	0.2	2,574,381,255	3.0	2,232,679,462	15.3	26.0	23.4	11.1
Basic life support	7,678,689		2,141,319		9,911,381		9,260,035		17,990,270		11,391,354		0.2	0.1	
Intermediate life support	3,932,991		4,174,486		305,185		412,906		4,397,797		4,386,992		0.0	0.0	
Advanced life support	156,246,195		131,027,533		29,219,647		28,810,687		185,465,842		155,838,220		1.9	1.6	
Blood courier services	15,209,268		2,905		57,822		3,050,346		15,267,090		3,053,251		0.2	0.0	
Blood transfusion services	379,895,304		353,590,807		247,700,546		189,914,778		627,595,850		543,505,585		6.3	5.7	
Home oxygen	17,122,696		25,036,778		14,148,205		12,324,944		31,270,897		37,561,722		0.3	0.4	
Appliances	54,315,326		39,121,216		133,742,170		78,642,867		188,057,496		117,744,083		1.9	1.2	
Prostheses	130,438,729		115,578,860		430,158,615		362,569,235		560,597,344		468,148,095		5.7	4.9	
Clinical services other	94,316,510		44,173,666		43,605,854		30,704,250		137,922,364		74,877,916		1.4	0.8	
Community health services	9,369		27,499		1,437		23,496		23,496		23,496		0.0	0.0	
Drug & alcohol rehabilitation	32,221,284		32,274,669		32,274,669		23,213,881		44,495,953		55,119,704		0.7	0.6	
Group practice	156,892,021		134,136,315		84,740,013		60,971,050		241,632,034		198,107,365		2.4	2.0	
Hospice	5,826,122		5,329,877		2,928,577		2,778,286		8,752,499		8,308,163		0.1	0.1	
Mental health institutions	149,855,201		122,689,536		132,120,112		92,845,368		231,763,913		213,016,394		2.8	2.3	
Sub-acute / step-down facilities	72,397,841		66,644,204		85,267,468		57,947,266		157,665,249		124,591,470		1.6	1.3	
Other	(3,466,713)		61,546,873		62,144,069		155,973,630		62,144,069		217,520,503		0.5	2.3	
Managed care (out-of-hospital arrangements)	1,562,989,682	3.1	773,212,916	1.0	604,070,786	1.8	442,636,095	0.4	2,187,060,468	2.6	1,215,849,011	78.2	21.9	12.8	71.8
Total benefits	51,155,650,707	100.0	47,803,916,332	0.1	33,579,449,654	100.0	28,521,047,492	0.2	84,735,100,361	100.0	76,324,963,824	11.0	856.6	800.4	7.0



Annexure I: Benefits paid from risk pool for the year ended 31 December 2010

	Open schemes				Restricted schemes				Consolidated				pabpm		
	2010	% of total	2009	% change	2010	% of total	2009	% change	2010	% of total	2009	% change	2010	2009	% change
<i>General practitioners</i>	2,266,785,895	5.1	2,250,983,869	0.7	2,388,678,199	8.1	2,321,203,367	11.3	4,855,464,094	6.4	4,572,187,236	6.2	49.1	47.9	2.4
<i>Medical specialists</i>	10,558,409,470	23.7	9,735,936,135	8.4	6,604,045,302	20.7	5,520,719,657	19.6	17,162,454,772	22.4	15,256,655,791	12.5	173.5	160.0	8.4
Dermatologists	46,618,372		47,775,396		37,468,944		34,469,161		84,087,316		82,244,857		0.9	0.9	
Gynaecologists	566,682,263		569,317,255		473,458,903		385,492,478		1,040,141,166		954,809,733		10.5	10.0	
Pulmonologists	52,158,488		56,238,518		10,330,310		11,925,671		62,488,798		68,164,789		0.6	0.7	
Physicians	740,641,677		600,779,325		536,621,397		418,984,080		1,277,263,074		1,019,763,408		12.9	10.7	
Gastroenterologists	47,243,889		50,395,467		10,275,994		11,318,589		57,321,883		61,974,056		0.6	0.6	
Neurologists	85,506,076		77,650,990		48,318,335		41,092,695		133,874,411		118,743,685		1.4	1.2	
Cardiologists	243,289,441		257,377,720		68,660,688		68,776,821		311,650,099		326,154,541		3.2	3.4	
Psychiatrists	229,691,322		200,913,237		189,758,631		143,815,524		419,449,953		344,728,761		4.2	3.6	
Medical oncologists	77,968,102		63,191,863		17,953,291		13,064,879		95,921,373		76,256,742		1.0	0.8	
Neurosurgeons	218,590,290		203,139,841		106,194,910		93,926,465		324,785,200		297,066,306		3.3	3.1	
Nuclear medicine	56,176,318		52,390,190		27,519,276		25,052,329		83,695,594		77,442,520		0.8	0.8	
Ophthalmologists	476,495,489		439,366,513		259,301,579		222,038,384		735,797,068		661,404,898		7.4	6.9	
Clinical haematology	13,106,172		13,462,075		4,273,413		3,243,676		17,379,585		16,705,752		0.2	0.2	
Orthopaedic surgeons	690,365,012		619,374,815		324,793,203		268,059,531		1,015,158,215		887,434,346		10.3	9.3	
Otorhinolaryngologists	185,983,763		178,701,838		106,487,946		92,548,885		292,471,709		271,250,723		3.0	2.8	
Rheumatology	7,400,230		6,500,329		2,175,264		1,903,045		9,575,494		8,403,374		0.1	0.1	
Paediatricians	342,636,814		335,755,959		273,516,798		224,893,537		616,153,612		560,649,496		6.2	5.9	
Paediatric cardiologists	10,206,007		10,044,640		2,042,422		1,875,826		11,920,466		11,920,466		0.1	0.1	
Specialist physical medicine	1,951		548,108		4,096		3,007,278		6,047		3,555,386		0.0	0.0	
Plastic & reconstructive surgeons	63,431,541		55,775,301		27,512,612		23,568,425		90,944,153		79,343,727		0.9	0.8	
Radiotherapists	511,102,648		424,242,270		218,552,127		177,044,023		729,656,775		601,286,293		7.4	6.3	
Surgeons	578,771,095		533,155,692		296,218,052		244,333,784		874,989,147		777,489,476		8.8	8.2	
Thoracic surgeons	158,935,381		139,793,824		72,449,474		63,780,050		331,384,855		203,573,874		2.3	2.1	
Urologists	228,295,505		208,270,697		115,468,052		96,261,957		343,763,557		304,532,653		3.5	3.2	
<i>Clinical support specialists</i>															
Anaesthetists	1,055,073,044		990,644,975		497,887,322		436,647,397		1,552,960,366		1,427,292,372		15.7	15.0	
Radiologists	1,906,576,871		1,799,994,351		1,236,449,407		1,062,656,546		3,143,026,278		2,862,650,897		31.8	30.0	
Pathologists	1,688,743,686		1,628,220,517		1,615,483,904		1,349,026,308		3,304,227,590		2,977,246,825		33.4	31.2	
Other medical & clinical support specialists	276,716,023		172,714,425		25,169,002		1,912,312		301,885,025		174,626,737		3.1	1.8	
<i>Dentists</i>	711,095,322	1.6	655,098,077	8.5	1,064,284,012	3.3	887,223,111	20.0	1,775,379,334	2.3	1,542,321,188	15.1	17.9	16.2	11.0
<i>Dental specialists</i>	198,878,873	0.4	191,196,991	4.0	233,690,894	0.7	199,779,859	17.0	432,569,767	0.6	390,976,850	10.6	4.4	4.1	6.5
Dental therapists	23,665,816		23,918,643		88,741,254		64,619,386		112,407,070		88,538,029		1.1	0.9	
Dental technicians	12,038,014		5,731,086		11,685,395		7,413,260		23,723,409		13,144,346		0.2	0.1	
Maxilla, facial & oral surgeons	54,209,841		52,925,090		44,176,808		46,113,953		98,386,649		99,039,043		1.0	1.0	
Oral pathologists	33,724		40,849		56,233		102,185		89,957		143,030		0.0	0.0	
Orthodontists	86,935,110		86,487,219		77,260,404		70,057,147		164,195,514		156,544,367		1.7	1.6	
Periodontists	10,851,152		11,268,332		5,445,667		5,881,296		16,296,819		17,149,628		0.2	0.2	
Prosthodontists	11,145,216		10,825,772		6,325,133		5,592,632		17,470,349		16,418,403		0.2	0.2	
<i>Supplementary & allied health professionals</i>	2,918,838,995	6.6	2,755,638,630	5.9	2,409,309,247	7.5	2,004,499,804	20.2	5,328,148,242	7.0	4,760,138,434	11.9	53.9	49.9	7.9
Airt therapists	136,502		158,498		1,179,279		597,437		1,315,781		755,936		0.0	0.0	
Audiologists	88,149,409		83,884,065		56,209,907		57,820,499		144,359,316		141,704,564		1.5	1.5	
Biokinetics	6,858,109		24,948,801		9,999,400		8,568,924		16,857,709		33,517,727		0.2	0.4	
Clinical technologists	613,699,693		510,636,516		372,445,818		279,073,488		986,145,511		789,710,004		10.0	8.3	
Dieticians	24,450,195		21,638,233		22,357,486		17,410,007		46,807,682		39,048,240		0.5	0.4	
Hearing aid acousticians	27,038,827		25,659,324		18,482,229		20,153,931		45,521,056		45,813,255		0.5	0.5	
Medical scientists	59,251		387,054		109,050		252,978		168,301		640,032		0.0	0.0	
Occupational therapists	54,060,423		45,309,579		52,257,951		36,622,093		106,318,374		81,931,672		1.1	0.9	
Optometrists	393,949,453		397,340,430		918,068,551		674,819,159		1,312,018,004		1,072,159,589		13.3	11.2	
Orthoptists	37,141,698		37,329,290		20,286,054		17,502,207		57,427,752		54,831,497		0.6	0.6	
Pharmacists	695,438,236		660,420,113		184,914,005		219,406,924		880,352,241		879,827,037		8.9	9.2	
Physiotherapists	539,889,950		488,216,766		396,388,211		328,369,092		936,278,161		816,585,858		9.5	8.6	
Podiatrists	14,166,304		13,480,504		8,239,368		9,295,706		22,405,672		22,776,210		0.2	0.2	
Psychologists	243,560,539		230,647,373		217,178,173		175,351,457		460,738,712		405,998,830		4.7	4.3	
Radiographers	44,092,627		34,053,883		33,752,681		19,384,470		77,845,308		53,438,353		0.8	0.6	
Private nurses	31,948,169		27,683,438		36,680,204		32,542,464		68,628,373		60,225,902		0.7	0.6	



Annexure I: Benefits paid from risk pool for the year ended 31 December 2010

	Open schemes				Restricted schemes				Consolidated				pabpm		
	2010	% of total	2009	% change	2010	% of total	2009	% change	2010	% of total	2009	% change	2010	2009	% change
Social workers	9,752,528		9,204,703		16,421,034		5,900,928		26,173,562		15,105,631		0.3	0.2	
Speech therapists	18,528,488		18,477,338		6,456,257		5,911,783		24,984,745		24,389,121		0.3	0.3	
Acupuncture & Chinese medicine	174,705		47,884		340,733		111,337		515,438		159,221		0.0	0.0	
Ayurvedic practitioners	2,590		3,050		5,948		1,640		8,538		4,690		0.0	0.0	
Chiropractors & osteopaths	31,642,401		28,222,435		14,354,709		11,148,550		45,997,110		39,371,095		0.5	0.4	
Homeopaths	16,932,647		15,864,727		4,841,422		4,826,573		21,774,069		20,691,400		0.2	0.2	
Naturopaths & phytotherapists	10,197		28,755		84,893		95,090		110,199		110,199		0.0	0.0	
Massage, aromatherapy & reflexology	22,185		1,657		13,067		3,545		35,252		5,202		0.0	0.0	
Other supplementary & allied health professionals	27,133,868		81,994,213		18,242,617		79,342,956		45,376,485		161,337,169		0.5	1.7	
Total hospitals	19,370,102,081	43.6	18,127,822,136	6.9	11,619,293,897	36.3	10,031,763,021	15.8	30,989,395,978	40.5	28,159,585,157	10.0	313.3	295.3	6.1
<i>Private hospitals</i>	<i>19,293,764,859</i>	<i>43.4</i>	<i>18,047,156,211</i>	<i>6.9</i>	<i>11,417,134,706</i>	<i>35.7</i>	<i>9,826,322,678</i>	<i>16.2</i>	<i>30,710,899,565</i>	<i>40.2</i>	<i>27,873,478,889</i>	<i>10.2</i>	<i>310.5</i>	<i>292.3</i>	<i>6.2</i>
Ward fees	7,457,466,067		7,337,161,322		5,237,631,472		4,514,135,935		12,695,097,539		11,851,298,257		128.3	124.3	
Theatre fees	3,912,914,039		3,914,355,178		2,058,569,533		1,752,831,999		5,971,483,572		5,667,197,177		60.4	59.4	
Consumables	1,047,532,444		1,068,444,844		445,475,066		794,325,312		1,493,007,510		1,862,770,157		15.1	19.5	
Medicine	1,752,683,831		1,891,366,855		1,790,524,563		1,534,931,612		3,543,208,394		3,426,298,467		35.8	35.9	
Equipment	71,385,600		195,117,423		299,297,121		266,503,023		482,951,414		27		2.7	0.0	
Procedure	183,654,293		320,300		299,297,121		199,547,854		199,547,854		-		4.9	0.0	
Managed care (in-hospital benefits)	199,227,554		320,300		320,300		199,547,854		199,547,854		-		2.0	0.0	
Other	4,668,901,031		3,835,818,011		1,390,199,228		1,230,095,820		6,059,100,259		5,065,914,831		61.3	53.1	
<i>Provincial hospitals</i>	<i>76,337,222</i>	<i>0.2</i>	<i>80,665,925</i>	<i>-5.4</i>	<i>202,159,191</i>	<i>0.6</i>	<i>205,440,343</i>	<i>-1.6</i>	<i>278,496,413</i>	<i>0.4</i>	<i>286,106,268</i>	<i>-2.7</i>	<i>2.8</i>	<i>3.0</i>	<i>-6.2</i>
Ward fees	34,419,750		40,607,405		106,425,296		101,155,815		140,845,046		141,763,220		1.4	1.5	
Theatre fees	6,001,749		7,343,139		18,133,125		18,334,340		24,734,874		25,677,479		0.3	0.3	
Consumables	24,569,692		25,542,848		12,596,968		81,352,605		37,166,660		106,895,454		0.4	1.1	
Medicine	6,425,552		7,172,533		5,247,397		4,597,582		11,672,949		11,770,115		0.1	0.1	
Equipment	310,772		429,490		429,490		740,262		740,262		-		0.0	0.0	
Procedure	2,763,962		16,900,767		16,900,767		19,664,729		19,664,729		-		0.2	0.0	
Other	1,245,745		-		42,426,148		-		43,671,893		-		0.4	0.0	
Total medicine	5,658,016,950	12.7	6,241,426,567	-9.3	5,544,624,184	17.3	4,515,742,200	22.8	11,202,641,134	14.7	10,757,168,767	4.1	113.2	112.8	0.4
Medicine dispensed by pharmacists	5,144,349,411		4,766,597,242		4,931,839,080		3,972,855,684		10,076,188,491		8,739,452,926		101.9	91.7	
Medicine dispensed by practitioners	293,586,495		309,759,150		475,626,376		397,235,092		769,212,871		706,994,242		7.8	7.4	
Medicine dispensed by medical specialists	155,335,942		370,860,563		124,227,588		118,020,268		279,563,530		488,880,832		2.8	5.1	
Medicine dispensed by supplementary & allied health professionals	8,340,416		16,459,919		4,827,654		5,856,703		13,168,070		22,316,622		0.1	0.2	
Medicine dispensed by other health professionals	56,404,686		777,749,692		8,103,486		21,774,453		64,508,172		799,524,145		0.7	8.4	
Ex gratia payments	16,437,454	0.0	10,953,464	50.1	19,871,561	0.1	78,197,298	-74.6	36,309,015	0.0	89,150,763	-59.3	0.4	0.9	-60.7
<i>Other benefits</i>	<i>1,211,810,318</i>	<i>2.7</i>	<i>1,091,418,473</i>	<i>11.0</i>	<i>1,288,672,709</i>	<i>4.0</i>	<i>1,084,358,201</i>	<i>18.8</i>	<i>2,500,483,027</i>	<i>3.3</i>	<i>2,175,776,674</i>	<i>14.9</i>	<i>25.3</i>	<i>22.8</i>	<i>10.8</i>
Basic life support	7,673,716		2,139,434		9,870,831		9,167,398		17,544,547		11,306,832		0.2	0.1	
Intermediate life support	3,832,190		4,174,486		301,865		412,506		4,134,055		4,586,992		0.0	0.0	
Advanced life support	156,156,470		130,769,946		28,800,960		24,702,386		184,957,430		155,472,332		1.9	1.6	
Blood courier services	15,209,268		2,755		57,303		3,049,574		15,266,571		3,052,329		0.2	0.0	
Blood transfusion services	379,823,174		353,239,373		247,643,321		189,777,330		627,466,495		543,016,703		6.3	5.7	
Home oxygen	14,486,773		13,864,993		12,220,968		28,351,766		34,369,466		34,369,466		0.3	0.4	
Appliances	51,837,566		37,047,463		131,335,136		75,822,584		183,172,702		112,870,047		1.9	1.2	
Prostheses	129,131,975		114,495,070		425,795,685		350,497,667		554,927,660		464,992,737		5.6	4.9	
Clinical services other	90,624,257		41,032,033		43,213,587		30,378,467		133,837,844		71,410,500		1.4	0.7	
Community health services	2,972		16,368		1,437		262,696		4,409		279,064		0.0	0.0	
Drug & alcohol rehabilitation	32,192,488		31,865,672		32,264,728		23,210,238		64,457,216		55,075,910		0.7	0.6	
Group practice	133,404,351		116,560,086		81,333,590		58,157,784		214,737,941		174,717,870		2.2	1.8	
Hospice	5,472,555		6,317,656		2,876,377		2,730,112		8,346,932		8,047,768		0.1	0.1	
Mental health institutions	149,610,089		122,411,484		132,059,794		92,456,402		281,659,895		214,867,886		2.8	2.3	
Sub-acute / step-down facilities	72,323,880		66,590,341		85,224,138		57,820,989		157,548,018		124,411,330		1.6	1.3	
Managed care (out-of-hospital arrangements) (other)	917,320,679		438,274,944		438,274,944		1,355,595,623		1,355,595,623		-		13.7	0.0	
Other	(947,292,085)		43,607,808		(384,245,982)		153,691,100		(1,331,538,067)		197,298,908		-13.5	2.1	
Managed care (out-of-hospital arrangements)	1,562,985,994	3.5	773,212,916	102.1	604,070,792	1.9	442,636,095	36.5	2,167,056,786	2.8	1,215,849,011	78.2	21.9	12.8	71.8
Total benefits	44,473,361,352	100.0	41,833,687,257	6.3	31,976,540,797	100.0	27,086,122,615	18.1	76,449,902,149	100.0	68,919,809,872	10.9	772.8	722.8	6.9

Notes

pabpm = per average beneficiary per month



Annexure J: Benefits paid from savings accounts for the year ended 31 December 2010

	Open schemes				Restricted schemes				Consolidated				pabpm			
	2010	% of total	2009	% change	2010	% of total	2009	% change	2010	% of total	2009	% change	2010	2009	% change	
<i>General practitioners</i>	993,980,940	14.9	793,252,502	25.3	335,951,264	21.0	308,917,609	8.8	1,329,932,204	16.4	1,102,170,111	20.7	13.4	2009	11.6	16.3
<i>Medical specialists</i>	1,366,549,674	20.5	1,270,655,624	7.5	235,832,491	14.7	196,260,106	20.2	1,602,382,165	19.7	1,466,915,730	9.2	16.2	15.4	15.4	5.3
Dermatologists	48,156,325		42,541,364		8,946,370		7,740,782		57,102,695		50,282,146		0.6	0.5		
Gynaecologists	161,923,773		149,963,795		32,069,499		28,193,213		193,993,272		178,157,008		2.0	1.9		
Pulmonologists	8,241,238		7,499,503		723,025		632,896		8,964,263		8,032,398		0.1	0.1		
Physicians	59,943,744		51,773,766		15,500,307		13,920,542		75,444,051		65,694,308		0.8	0.7		
Gastroenterologists	5,060,288		4,648,116		669,784		575,745		5,730,072		5,223,861		0.1	0.1		
Neurologists	13,030,194		12,680,442		2,623,644		2,452,474		15,653,838		15,132,917		0.2	0.2		
Cardiologists	42,046,357		37,277,661		4,366,777		3,335,856		46,413,134		40,613,517		0.5	0.4		
Psychiatrists	34,243,507		29,726,694		4,619,552		4,130,107		38,863,059		33,856,801		0.4	0.4		
Medical oncologists	1,329,913		1,702,582		183,149		154,988		1,513,062		1,857,570		0.0	0.0		
Neurosurgons	6,853,411		6,108,586		2,074,976		1,960,062		8,928,387		8,068,648		0.1	0.1		
Nuclear medicine	5,328,611		5,738,861		449,306		300,286		5,777,917		6,039,147		0.1	0.1		
Ophthalmologists	64,116,080		55,646,100		12,768,612		10,884,965		76,884,692		66,531,065		0.8	0.7		
Clinical haematology	858,171		719,615		104,876		102,187		963,047		821,802		0.0	0.0		
Orthopaedic surgeons	35,619,014		31,757,379		9,865,524		8,623,382		45,484,538		40,380,761		0.5	0.4		
Otorhinolaryngologists	29,948,028		27,255,733		6,587,855		5,752,513		36,535,883		33,008,246		0.4	0.3		
Rheumatology	2,159,596		1,823,704		214,191		178,091		2,373,787		2,001,795		0.0	0.0		
Paediatricians	72,959,548		67,774,819		16,925,148		14,711,130		89,886,696		82,585,948		0.9	0.9		
Paediatric cardiologists	2,425,091		2,437,192		200,156		146,606		2,625,247		2,583,798		0.0	0.0		
Specialist physical medicine	-		139,638		-		1,429		-		141,067		-	-		
Plastic & reconstructive surgeons	5,904,533		5,267,109		1,512,440		1,348,831		7,416,973		6,615,940		0.1	0.1		
Radiotherapists	2,852,533		3,036,294		609,595		452,275		3,462,128		3,488,569		0.0	0.0		
Surgeons	25,496,363		23,464,755		7,053,029		6,659,906		32,549,392		30,124,661		0.3	0.3		
Thoracic surgeons	964,328		1,035,964		300,671		362,747		1,254,999		1,398,711		0.0	0.0		
Urologists	26,013,955		22,987,746		5,587,897		4,750,834		31,601,852		27,738,580		0.3	0.3		
<i>Clinical support specialists</i>																
Anaesthetists	20,053,224		19,163,958		6,231,576		6,846,204		26,284,800		26,010,162		0.3	0.3		
Radiologists	264,371,022		244,640,127		32,643,071		24,710,226		297,014,093		269,350,354		3.0	2.8		
Pathologists	421,117,310		412,851,896		62,894,969		47,205,569		484,012,279		460,057,465		4.9	4.8		
Other medical & clinical support specialists	5,543,517		992,226		106,492		5,650,009		5,650,009		1,018,485		0.1	0.0		
<i>Dentists</i>	658,178,315	9.8	610,299,059	7.8	110,363,590	6.9	95,164,655	16.0	768,541,905	9.5	705,463,714	8.9	7.8	7.4	5.0	
<i>Dental specialists</i>	147,265,335	2.2	127,879,862	15.2	21,418,116	1.3	20,428,494	4.8	168,683,451	2.1	148,308,356	13.7	1.7	1.6	9.6	
Dental therapists	7,129,242		6,477,087		1,991,917		3,526,165		9,121,159		10,003,251		0.1	0.1		
Dental technicians	7,100,272		2,650,842		948,496		334,680		8,048,768		2,985,522		0.1	0.0		
Maxilla, facial & oral surgeons	32,679,034		29,428,053		4,396,263		3,792,025		37,075,297		33,220,078		0.4	0.3		
Oral pathologists	19,390		37,183		2,872		2,586		22,262		39,769		0.0	0.0		
Orthodontists	82,965,412		73,283,480		11,365,155		10,127,505		94,330,567		83,410,986		1.0	0.9		
Periodontists	10,134,512		9,507,101		1,654,589		1,524,957		11,789,101		11,032,059		0.1	0.1		
Prosthodontists	7,237,473		6,496,116		1,058,824		1,120,575		8,296,297		7,616,691		0.1	0.1		
<i>Supplementary & allied health professionals</i>	1,097,653,535	16.4	1,008,274,599	8.9	281,278,286	17.5	246,075,267	14.3	1,378,931,821	17.0	1,254,349,866	9.9	13.9	13.2	6.0	
Art therapists	68,916		101,087		26,525		53,990		84,441		155,077		0.0	0.0		
Audiologists	31,311,031		26,504,891		4,046,708		3,737,826		35,357,739		30,242,717		0.4	0.3		
Biokinetics	1,426,214		1,171,272		1,551,519		1,043,553		2,977,733		12,754,825		0.0	0.1		
Clinical technologists	19,338,865		5,426,848		1,346,081		1,219,756		20,684,946		6,646,604		0.2	0.1		
Dieticians	9,234,129		7,909,582		2,584,050		2,112,895		11,818,179		10,022,477		0.1	0.1		
Hearing aid acousticians	6,397,260		5,747,472		946,379		1,061,440		7,343,639		6,808,912		0.1	0.1		
Medical scientists	9,003		8,025		34,797		74,461		43,800		82,486		0.0	0.0		
Occupational therapists	19,679,520		17,069,315		3,684,065		7,711,434		23,363,585		24,780,749		0.2	0.3		
Optometrists	679,707,603		637,444,168		197,202,275		169,923,306		876,909,878		807,367,474		8.9	8.5		
Orthoptists	2,538,981		2,244,979		255,598		182,058		2,794,579		2,427,037		0.0	0.0		
Pharmacists	18,418,043		24,564,225		12,627,207		9,757,016		31,045,250		34,321,241		0.3	0.4		
Physiotherapists	132,515,545		112,338,895		29,255,889		24,421,390		161,771,434		136,760,285		1.6	1.4		
Podiatrists	13,019,026		10,939,911		2,870,410		2,684,713		15,889,436		13,624,504		0.2	0.1		
Psychologists	93,873,232		84,305,951		12,559,746		11,411,754		106,433,178		95,718,715		1.1	1.0		
Radiographers	1,802,846		1,162,514		604,932		383,310		2,407,778		1,545,824		0.0	0.0		
Private nurses	12,384,357		13,418,958		2,279,300		2,256,535		14,663,657		15,675,494		0.1	0.2		



Annexure J: Benefits paid from savings accounts for the year ended 31 December 2010

	Open schemes			Restricted schemes			Consolidated			pabpm					
	2010	% of total	2009	% change	2010	% of total	2009	% change	2010	% of total	2009	% change	2010	2009	% change
Social workers	4,397,239		3,921,391		519,854		488,646		4,917,093		4,410,037		0.0	0.0	
Speech therapists	2,436,312		2,382,342		724,870		640,033		3,161,182		3,022,375		0.0	0.0	
Acupuncture & Chinese medicine	966,580		234,211		126,799		30,500		1,093,379		264,711		0.0	0.0	
Ayurvedic practitioners	3,020		3,000		1,226		1,861		4,246		4,861		0.0	0.0	
Chiropractors & osteopaths	33,270,638		27,770,953		5,408,031		4,298,970		38,678,669		32,069,923		0.4	0.3	
Homeopaths	12,786,131		11,519,962		2,064,509		2,083,417		14,850,640		13,603,379		0.2	0.1	
Naturopaths & phytotherapists	34,516		53,843		14,011		16,453		48,527		70,296		0.0	0.0	
Massage, aromatherapy & reflexology	6,387		4,877		4,536		2,352		10,923		7,229		0.0	0.0	
Other supplementary & allied health professionals	2,038,141		1,485,046		539,769		477,588		2,577,910		1,962,634		0.0	0.0	
Total hospitals	104,123,063	1.6	124,956,304	(16.7)	21,161,846	1.3	12,957,959	63.3	125,284,909	1.5	137,914,263	(9.2)	1.3	1.4	-12.4
Private hospitals	101,661,657	1.5	122,560,156	(17.1)	20,608,657	1.3	12,473,032	65.2	122,270,314	1.5	135,033,188	(9.5)	1.2	1.4	-12.7
Ward fees	24,945,087		48,254,154		6,788,600		5,323,040		31,733,687		53,577,194		0.3	0.6	
Theatre fees	9,175,693		12,355,520		679,856		685,808		9,855,549		13,241,328		0.1	0.1	
Consumables	25,693,008		21,345,996		2,893,464		2,585,437		28,586,472		23,931,433		0.3	0.3	
Medicine	3,567,278		4,012,156		2,866,248		1,987,996		6,433,526		6,000,152		0.1	0.1	
Equipment	22,433		20,820		20,820		-		43,253		-		0.0	-	
Procedure	329,305		3,496,101		-		-		3,825,406		-		0.0	-	
Managed care (in-hospital benefits)	-		-		-		-		-		-		0.0	-	
Other	37,928,853		36,392,331		3,863,568		1,890,751		41,792,421		38,283,082		0.4	0.4	
Provincial hospitals	2,461,406	0.0	2,396,148	2.7	553,189	0.0	484,927	14.1	3,014,595	0.0	2,881,075	4.6	0.03	0.0	0.9
Ward fees	189,060		301,646		86,211		118,694		275,271		420,340		0.00	0.00	
Theatre fees	82,970		74,964		1,284		1,365		84,254		76,329		0.00	0.00	
Consumables	1,929,373		1,933,520		255,112		313,088		2,184,485		2,246,608		0.02	0.00	
Medicine	96,751		86,018		30,556		51,780		127,307		137,798		0.00	0.00	
Equipment	57,145		360		360		-		57,505		-		0.00	-	
Procedure	106,107		124,059		124,059		-		230,166		-		0.00	-	
Total medicine	2,253,752,492	33.7	1,989,221,951	13.3	583,781,419	36.4	543,773,662	7.4	2,837,533,911	35.0	2,532,995,612	12.0	28.7	26.6	8.0
Medicine dispensed by pharmacists	2,133,961,653		1,871,120,466		532,631,774		497,783,530		2,666,593,427		2,368,903,996		27.0	24.8	
Medicine dispensed by practitioners	112,148,036		111,085,650		48,137,056		42,978,995		160,285,092		154,064,645		1.6	1.6	
Medicine dispensed by medical specialists	4,985,454		4,442,954		1,930,746		1,684,102		6,916,200		6,127,056		0.1	0.1	
Medicine dispensed by supplementary & allied health professionals	1,536,835		1,950,103		944,862		1,201,167		2,481,697		3,151,270		0.0	0.0	
Medicine dispensed by other health professionals	1,120,514		622,776		136,981		125,868		1,257,495		748,644		0.0	0.0	
Ex gratia payments	-	0.0	-		5,936	0.0	133,512	(95.6)	5,936	0.0	133,512	(95.6)	0.0	0.0	-95.7
Other benefits	60,782,313	0.9	45,689,174	33.0	13,115,915	0.8	11,213,614	17.0	73,898,228	0.9	56,902,788	29.9	0.7	0.6	25.2
Basic life support	4,973		1,885		40,750		82,637		45,723		84,522		0.0	0.0	
Intermediate life support	401		-		3,323		-		3,724		-		0.0	-	
Advanced life support	89,725		257,587		418,687		108,301		508,412		365,888		0.0	0.0	
Blood courier services	-		150		519		772		519		922		0.0	0.0	
Blood transfusion services	72,130		351,434		57,225		137,448		129,355		488,882		0.0	0.0	
Home oxygen	2,635,921		2,888,280		283,210		303,976		2,919,131		3,192,256		0.0	0.0	
Appliances	2,477,760		2,073,753		2,407,034		2,820,283		4,884,794		4,894,036		0.0	0.1	
Prostheses	1,306,754		1,083,790		4,362,930		2,071,568		5,669,684		3,155,358		0.1	0.0	
Clinical services other	3,692,253		3,141,633		392,267		325,783		4,084,520		3,467,416		0.0	0.0	
Community health services	6,597		10,981		-		-		6,597		10,981		0.0	0.0	
Drug & alcohol rehabilitation	28,796		40,151		9,941		3,643		38,737		43,794		0.0	0.0	
Group practice	23,487,670		17,576,229		3,406,423		2,813,266		26,894,093		20,389,495		0.3	0.2	
Hospice	353,567		212,221		50,200		48,174		403,767		260,395		0.0	0.0	
Mental health institutions	45,112		58,152		60,316		88,956		105,428		147,108		0.0	0.0	
Sub-acute / step-down facilities	73,961		53,863		43,270		126,277		117,231		180,140		0.0	0.0	
Other	26,506,693		17,939,065		1,579,820		2,282,530		28,086,513		20,221,595		0.3	0.2	
Managed care (out-of-hospital arrangements)	3,688	0.0	-		(6)	0.0	-		3,682	0.0	-		0.0	-	
Total benefits	6,682,289,355	100.0	5,970,229,075	11.9	1,602,908,857	100.0	1,434,924,877	11.7	8,285,198,212	102.1	7,405,153,952	11.9	83.8	77.7	7.9

Notes

pabpm = per average beneficiary per month



Annexure K: Income statement details: registered schemes for the year ended 31 December 2010

Ref. no.	Name of medical scheme	Average members	Average beneficiaries	Average age pb	Pensioner ratio (65+ years)	No. of dependants per member	Net contributions	Net relevant healthcare expenditure (Note n)	Administration expenses	Managed healthcare: management services	Broker costs (Note o)	Net impairment losses: trade & other receivables	Net reinsurance results	Net healthcare result	Net surplus/(deficit) after consolidation results
				Years	%		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
<i>Registered schemes: open</i>															
1252	Bestmed Medical Scheme	65,857	141,759	37.2	11.9	1.1	1,940,274	1,658,138	192,524	43,518	50,793	2,731	-	(7,431)	124,799
1512	Bonitas Medical Fund	271,441	628,542	30.9	4.7	1.3	6,797,119	5,760,879	596,046	198,841	150,646	6,056	-	84,650	277,578
1034	Cape Medical Plan	6,654	14,841	35.7	11.0	1.2	108,055	111,390	16,317	-	141	-	-	(19,793)	3,643
1552	Community Medical Aid Scheme (COMMED)	11,127	25,385	37.3	11.4	1.2	349,275	309,550	40,497	-	8,047	3,836	993	(13,448)	(9,927)
1491	Comparecare Wellness Medical Scheme	13,319	29,470	38.5	12.5	1.1	407,931	340,980	44,475	-	-	-	-	1,467	18,435
1125	Discovery Health Medical Scheme	983,862	2,171,742	31.4	6.1	1.2	22,121,964	17,950,140	2,737,395	787,871	633,601	37,827	-	(24,889)	594,072
1202	Fedhealth Medical Scheme	80,996	172,030	35.9	8.6	1.1	2,255,095	1,831,468	207,491	47,246	60,049	3,489	-	105,352	157,109
1554	Genesis Medical Scheme	7,147	20,530	31.0	5.3	1.9	157,603	134,498	20,621	-	2,377	22	-	84	15,811
1561	Gen-Health Medical Scheme	13,255	31,688	-	-	-	249,786	321,291	29,842	6,759	4,636	(30)	-	(112,714)	(108,657)
1466	Good Hope Medical Aid Society	3,095	7,509	29.3	0.5	1.3	37,637	34,098	3,115	77	1,073	64	-	(790)	3,022
1537	Hosmed Medical Aid Scheme	37,580	97,741	30.5	2.2	1.5	1,000,134	820,645	106,207	18,119	22,620	1,125	-	31,417	44,053
1577	Ingwe Health Plan	15,317	18,484	-	-	-	67,927	50,833	10,005	2,664	1,742	96	-	2,587	5,544
1087	Keyhealth	42,601	97,898	40.2	15.6	1.3	1,479,777	1,384,250	122,678	26,599	24,367	11,543	-	(89,640)	(36,419)
1576	Liberty Medical Scheme	76,680	170,008	34.5	8.8	1.2	1,713,164	1,566,727	185,160	50,699	38,078	36,884	-	(164,186)	(96,206)
1149	Medihelp	120,040	237,282	39.9	19.0	1.0	3,752,263	3,398,663	300,360	56,910	38,908	11,901	-	(54,478)	30,393
1506	Medimed Medical Scheme	4,237	11,038	38.7	3.6	1.6	79,165	65,296	7,234	1,361	-	-	-	5,242	12,874
1140	Medshield Medical Scheme	82,661	193,636	34.6	8.6	1.3	1,903,850	1,723,099	128,553	39,229	80,716	12,343	-	(80,090)	10,799
1167	Momentum Health	79,100	168,040	33.4	8.0	1.0	1,744,607	1,432,886	173,368	48,380	65,523	1,833	-	22,617	70,188
1166	National Independent Medical Aid Society (NIMAS)	9,875	20,971	40.6	15.7	1.1	255,977	227,401	18,250	3,621	3,782	739	-	2,186	6,835
1215	Oxygen Medical Scheme	42,866	98,924	-	-	-	767,644	638,737	77,478	16,194	9,974	(11,402)	-	26,661	56,033
1546	Pharos Medical Plan	7,119	16,196	36.6	11.8	1.3	211,075	181,005	31,154	4,551	4,952	1	-	(10,588)	(6,707)
1454	Pro Sano Medical Scheme	31,370	68,541	38.4	12.7	1.2	794,085	719,051	82,660	802	7,967	802	-	(41,904)	435
1196	Protea Medical Aid Society	6,345	7,031	29.5	8.3	0.1	33,853	32,918	7,855	1,085	215	608	-	(8,828)	(7,503)
1575	Resolution Health Medical Scheme	29,194	65,282	31.4	3.8	1.2	578,575	464,523	84,281	20,843	15,391	(110)	-	(6,353)	5,780
1446	Selfmed Medical Scheme	9,863	20,234	43.1	21.2	1.0	285,063	239,135	32,924	4,226	1,544	315	-	6,919	152,733
1486	Sizwe Medical Fund	65,318	161,753	32.3	6.8	1.5	1,792,323	1,651,603	167,982	37,927	31,119	-	-	(96,442)	(27,160)
1141	Spectramed	44,111	95,146	35.1	8.1	1.1	1,268,562	1,114,127	133,206	14,213	18,091	18,702	-	(29,799)	570
1444	Surmed Health	1,575	3,707	33.3	6.1	1.3	40,911	35,911	6,877	799	1,229	244	-	(4,151)	(864)
1592	Thebemed	6,753	17,979	26.9	0.2	1.4	108,868	93,202	13,975	5,139	3,111	(76)	-	(6,483)	(5,791)
1422	Topmed Medical Scheme	11,381	24,303	38.2	13.9	1.1	270,053	245,952	30,581	6,632	6,586	368	-	(20,067)	(8,336)
<i>Sub-total: registered open schemes</i>		2,180,739	4,837,710	33.1	7.5	1.2	52,572,615	44,538,416	5,609,302	1,490,423	1,291,287	146,277	-	(503,090)	1,290,156
<i>Registered schemes: restricted</i>															
1005	AECI Medical Aid Society	7,338	15,423	40.7	22.0	1.1	259,452	237,647	15,099	6,243	-	312	-	151	20,166
1487	Ainsam SA Medical Scheme	1,053	2,208	-	-	-	13,506	11,229	1,405	326	14	-	-	533	1,263
1567	Alifrox Medical Aid Society	3,309	7,614	31.5	7.6	1.3	83,768	89,582	7,447	1,277	-	-	-	(14,553)	(6,613)
1445	Alliance Medimed Medical Scheme	1,902	4,925	27.7	3.4	1.6	47,470	54,502	4,874	1,300	12	-	-	(13,168)	(9,825)
1534	Altron Medical Aid Scheme	4,025	8,950	36.7	12.9	1.2	104,756	108,221	9,359	1,185	104	-	-	(14,112)	(9,510)
1012	Anglo Medical Scheme	11,731	26,813	38.6	18.1	1.3	357,208	380,154	25,534	6,732	-	-	-	(55,295)	194,000
1571	Anglovaal Group Medical Scheme	4,293	8,770	39.1	18.8	1.0	101,545	94,571	11,162	2,983	-	-	-	(7,463)	5,185
1279	Bankmed	101,139	201,250	30.0	6.4	1.0	2,358,654	2,057,484	198,472	61,160	595	-	-	40,943	160,459
1507	Barloworld Medical Scheme	5,857	12,479	37.4	17.6	1.1	226,404	207,457	11,404	5,445	-	-	-	2,043	19,928
1526	BMW Employees Medical Aid Society	2,168	5,977	29.3	1.7	1.8	66,400	63,240	3,750	1,716	-	-	-	(2,294)	566
1237	BP Medical Aid Society	2,319	5,222	40.5	21.1	1.3	68,568	76,134	4,043	1,669	-	-	-	(13,316)	5,375
1590	Building & Construction Industry Medical Aid Fund	4,916	12,279	30.7	3.1	1.5	61,869	49,311	8,124	777	-	-	-	3,657	6,666
1593	Built Environment Professional Associations Medical Scheme (BEPS)	1,997	4,610	34.0	6.5	1.3	51,482	42,596	2,946	1,025	1,251	-	(93)	3,569	4,139
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	23,823	41,436	29.0	5.0	0.8	594,648	496,596	68,635	14,676	-	-	-	14,699	32,743
1521	Clicks Group Medical Scheme	576	1,177	33.7	4.4	1.1	9,839	9,061	1,232	324	-	-	-	(761)	(9)
1068	De Beers Benefit Society	6,854	15,257	41.3	16.6	1.2	227,019	217,435	14,443	982	-	-	-	(5,841)	26,096
1484	Edcon Medical Aid Scheme	3,445	7,314	31.5	8.4	1.0	70,422	55,075	8,537	2,188	-	-	-	232	6,390
1572	Engen Medical Benefit Fund	3,590	8,271	36.1	13.1	1.3	118,618	107,356	6,508	3,095	-	-	-	1,626	7,452
1585	Eythumed Medical Scheme	2,254	5,009	31.3	0.6	1.3	25,984	21,978	4,376	458	291	-	-	(1,808)	(466)
1271	Fishing Industry Medical Scheme (Fishmed)	826	2,117	25.5	0.3	1.6	4,617	3,830	963	193	-	-	-	(367)	108
1086	Food Workers Medical Benefit Fund	14,827	20,105	30.2	0.2	0.3	16,681	9,854	3,474	-	-	-	-	3,353	4,850



Annexure K: Income statement details: registered schemes for the year ended 31 December 2010

Ref. no.	Name of medical scheme	Average members	Average beneficiaries	Average age pb	Pensioner ratio (65+ years)	No. of dependants per member	Net contributions	Net relevant healthcare expenditure (Note n)	Administration expenses	Managed healthcare management services	Broker costs (Note o)	Net impairment losses: trade & other receivables	Net reinsurance results	Net healthcare result	Net surplus/(deficit) after consolidation results
				Years	%		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
1578	Foschimi Group Medical Aid Scheme	2,740	5,680	30.3	5.6	1.1	63,701	60,252	3,885	1,885	-	10	-	(2,331)	(211)
1568	Gold Fields Medical Scheme	8,951	20,019	29.3	1.3	1.2	201,173	176,756	19,384	5,890	-	147	-	(1,904)	4,566
1270	Golden Arrow Employees Medical Benefit Fund	2,884	6,410	33.3	6.3	1.4	22,364	35,147	3,435	1,397	-	14	-	(18,829)	201
1598	Government Employees Medical Scheme (GEMS)	477,736	1,335,772	26.9	2.6	1.8	13,162,764	12,452,177	635,646	262,113	-	17,105	-	(204,277)	(120,470)
1523	Grintek Electronics Medical Aid Scheme	1,124	2,752	31.3	2.9	1.5	32,999	31,029	2,968	824	-	35	-	(1,857)	86
1111	IBM (SA) Medical Scheme	2,166	4,863	36.4	10.9	1.2	49,386	35,474	5,626	1,298	-	65	-	6,922	8,428
1591	Impala Medical Plan	8,368	17,614	29.0	1.9	1.1	61,297	56,657	989	-	-	-	-	3,651	3,666
1559	Imperial Group Medical Scheme	6,289	14,794	28.9	2.5	1.3	184,098	161,357	15,719	3,192	-	(532)	-	4,362	15,487
1145	LA-Health Medical Scheme	28,662	63,514	36.4	13.2	1.2	744,987	623,866	77,303	18,076	14,232	896	-	10,614	36,805
1197	Libcare Medical Scheme	5,508	12,461	30.0	5.5	1.3	141,134	123,858	12,441	4,597	-	163	-	75	12,654
1599	Lonmin Medical Scheme	15,620	16,684	36.0	-	0.1	90,282	77,407	8,461	7,819	-	4	-	(3,410)	3,986
1547	Maicor Medical Scheme	4,778	11,031	32.8	7.3	1.3	150,374	157,999	12,289	2,684	41	(2)	(107)	(22,744)	412
1495	Massmart Health Plan	2,371	5,197	29.6	1.9	1.2	61,172	52,626	4,881	1,887	-	6	-	1,772	6,326
1039	M&M Medical Aid Fund	3,227	8,519	29.4	4.3	1.6	95,267	81,600	5,007	2,553	-	-	-	4,980	9,711
1548	Medipos Medical Scheme	10,635	22,820	35.9	14.4	1.1	329,809	282,914	21,710	6,234	-	(408)	-	19,898	55,538
1535	Metrocare	1,364	3,254	36.9	8.3	1.4	46,955	51,777	3,005	1,061	-	8	-	(8,895)	(2,852)
1105	Metropolitan Medical Scheme	6,023	14,214	27.2	4.1	1.3	143,604	137,495	11,168	3,039	-	18	-	(8,115)	15,322
1569	Minemed Medical Scheme	6,890	15,014	36.6	9.0	1.2	206,206	178,541	10,800	3,904	-	(66)	-	13,028	13,561
1566	Moremed Medical Scheme	1,369	2,390	25.7	2.3	0.7	13,622	12,390	3,535	388	-	7	-	(2,699)	(1,772)
1600	Motohealth Care	32,368	74,037	32.8	7.9	1.3	660,600	570,316	63,317	15,245	1,003	343	-	10,377	42,825
1154	Nampak SA Medical Scheme	5,226	12,358	35.3	10.2	1.4	156,536	159,677	12,648	2,849	-	-	-	(18,650)	1,070
1241	Naspers Medical Fund	6,687	13,009	30.7	5.7	0.9	144,162	127,453	13,150	4,699	-	11	-	(1,136)	11,419
1469	Nedgroup Medical Aid Scheme	25,060	48,874	32.4	9.0	0.9	522,186	519,887	43,223	8,826	-	(498)	-	(49,252)	(22,111)
1584	Netcare Medical Scheme	16,129	37,775	27.8	2.4	1.4	405,787	404,753	25,887	11,117	-	(138)	-	(35,832)	(7,439)
1214	Old Mutual Staff Medical Aid Fund	14,198	29,324	32.2	8.3	1.1	311,999	280,439	27,335	7,008	-	502	-	(3,284)	7,751
1441	Parmed Medical Aid Scheme	2,287	5,469	44.2	24.7	1.4	149,530	136,181	6,480	583	-	(1,041)	-	7,327	15,198
1515	PG Bison Medical Aid Society	607	1,310	39.9	16.1	1.2	19,931	19,644	1,813	381	-	9	-	(1,916)	(129)
1186	PG Group Medical Scheme	1,265	2,684	33.7	11.9	1.1	32,870	33,073	2,522	732	-	(92)	-	(3,366)	2,793
1563	Pick & Pay Medical Scheme	7,545	16,144	29.1	3.3	1.2	148,489	126,984	14,663	5,388	-	76	-	1,378	65,861
1583	Platinum Health	32,363	56,074	31.0	2.3	0.7	444,210	407,314	31,638	1,670	-	-	-	3,588	21,014
1194	Profmed	25,181	62,454	37.3	10.7	1.5	761,802	636,555	77,222	17,042	4,588	54	-	26,341	59,103
1516	Quantum Medical Aid Society	7,004	14,619	30.6	6.6	1.1	112,855	100,897	14,103	4,205	-	(253)	-	(6,098)	20,716
1201	Rand Water Medical Scheme	2,943	7,411	31.3	7.0	1.5	104,786	103,492	5,200	1,220	-	-	-	(5,126)	944
1430	Remedi Medical Aid Scheme	15,905	36,838	29.7	4.5	1.3	483,561	401,084	25,450	5,910	-	62	-	51,075	65,663
1176	Retail Medical Scheme	7,238	13,620	30.9	6.2	0.9	112,496	97,369	14,105	4,564	-	49	-	(3,612)	3,924
1013	Rhodes University Medical Scheme	1,018	2,186	38.9	14.2	1.2	27,484	24,665	1,901	562	-	(84)	-	460	2,097
1209	SA Breweries Medical Aid Society	9,614	21,727	28.5	4.0	1.3	236,592	209,074	19,448	6,124	-	189	-	(2,422)	23,545
1424	SABC Medical Aid Scheme	4,523	10,331	33.8	10.4	1.2	139,237	128,690	9,285	3,400	-	81	-	(2,188)	6,455
1038	SAMWUmed	30,542	73,193	30.4	3.8	1.4	565,965	440,031	30,480	8,984	3,193	439	-	82,837	107,194
1527	Sappi Medical Aid Scheme	4,101	9,444	36.0	13.0	1.3	128,608	121,245	8,001	2,593	-	(5)	-	(3,227)	2,575
1234	Sasolmed	28,239	74,559	29.5	4.1	1.6	1,025,567	929,196	45,970	26,944	-	270	-	25,187	66,247
1531	Sedmed	844	1,972	46.0	23.4	1.3	19,113	20,057	723	-	-	-	-	(1,667)	431
1243	Siemens Medical Scheme	2,671	5,972	33.0	8.8	1.2	71,262	75,414	5,632	2,365	-	(42)	-	(12,107)	(9,248)
1580	South African Police Service Medical Scheme (POLMED)	170,868	475,882	25.7	2.4	1.8	5,111,356	4,284,580	219,013	106,321	-	575	-	500,867	662,125
1544	Tiger Brands Medical Scheme	4,923	11,389	38.7	16.8	1.3	176,978	165,300	8,490	3,621	-	18	-	(451)	14,208
1582	Transmed Medical Fund	73,464	143,904	42.7	21.9	1.0	1,192,518	1,256,933	116,122	39,592	-	1,617	-	(221,745)	(190,407)
1579	Tsogo Sun Group Medical Scheme	3,229	6,750	26.0	2.1	1.1	58,263	49,144	7,019	2,049	-	48	-	4	3,648
1634	Umed	7,886	18,156	29.1	0.4	-	173,891	179,115	11,418	5,069	-	(98)	-	(20,803)	(13,485)
1597	Unwazo Health Medical Scheme	18,345	35,842	29.1	0.4	1.0	219,301	178,210	23,122	6,344	6,660	174	-	2,371	6,334
1520	University of Kwa-Zulu Natal Medical Scheme	3,388	7,293	37.5	13.9	1.2	71,254	62,933	7,594	3,155	-	367	-	(1,795)	10,389
1282	University of the Witwatersrand Staff Medical Aid Scheme	3,098	6,382	38.4	14.0	1.1	114,750	98,649	7,462	2,430	-	(74)	-	6,283	9,853
1291	Witbank Coalfields Medical Aid Scheme	10,432	26,065	29.2	4.1	1.5	211,097	211,681	15,042	1,974	-	55	-	(17,655)	25,238
1293	Wooltux Healthcare Fund	8,842	18,155	28.9	4.6	1.1	187,579	173,194	17,588	3,155	-	103	-	(6,461)	5,721
1253	Xstrata Medical Aid Scheme	8,301	24,666	23.0	0.5	2.0	190,905	171,757	10,435	5,242	-	26	-	3,466	8,137
Sub-total: registered restricted schemes		1,401,269	3,405,817	29.4	5.1	1.4	35,159,627	32,088,619	2,213,151	760,958	31,260	21,912	(200)	43,527	1,562,012
Total registered schemes		3,582,008	8,243,527	31.5	6.5	1.3	87,732,242	76,627,035	7,822,453	2,251,381	1,322,547	168,189	(200)	(459,563)	2,852,168



Annexure K: Income statement details: registered schemes

for the year ended 31 December 2010

Notes

- a An encumbered asset was excluded in the calculation of the solvency ratio.
- b The scheme was registered in 2006 and a phase-in solvency ratio of 22.0% applies.
- c The scheme was registered in 2007 and a phase-in solvency ratio of 17.5% applies.
- d The scheme was registered in 2008 and a phase-in solvency ratio of 13.5% applies.
- e The scheme was registered in 2009 and a phase-in solvency ratio of 10.0% applies.
- f The scheme was registered in 2010 and a phase-in solvency ratio of 10.0% applies.
- g Government Employees Medical Scheme (GEMS) was registered on 1 January 2005 but started operations with effect from 1 January 2006.
- h Gen-Health Medical Scheme was liquidated with effect from 12 October 2010. Members were transferred to Medshield Medical Scheme.
- i Afrisam SA Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 June 2010.
- j Umed amalgamated with Discovery Health Medical Scheme on 1 August 2010.
- k Ingwe Health Plan amalgamated with Momentum Health on 1 September 2010.
- l Oxygen Medical Scheme amalgamated with Medshield Medical Scheme on 1 October 2010.
- m Liberty Health Medical Scheme changed its name to Liberty Medical Scheme on 1 January 2010.
- n Including managed care: healthcare benefits
- o Including broker service fees and other distribution costs paid

PMSA = Personal Medical Savings Account

pb = per beneficiary

The scheme liquidated in 2010. Figures were submitted.

Gen-Health Medical Scheme was liquidated with effect from 12 October 2010. Members were transferred to Medshield Medical Scheme.

The scheme amalgamated in 2010. Figures were submitted.

Afrisam SA Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 June 2010.

Umed amalgamated with Discovery Health Medical Scheme on 1 August 2010.

Ingwe Health Plan amalgamated with Momentum Health on 1 September 2010.

Oxygen Medical Scheme amalgamated with Medshield Medical Scheme on 1 October 2010.



Annexure L: Balance sheet details: registered schemes
as at 31 December 2010

Ref no.	Name of medical scheme	Members	Dependants	Beneficiaries	Non-current assets	Current assets	Trade or other receivables		Cash & cash equivalents		Total assets	Members' funds	Accumulated funds	Non-current liabilities	Current liabilities	Trade & other payables		Savings liability	Outstanding claims provision		Net assets (members funds per balance sheet)	Total assets: Total liabilities	Current assets: Current liabilities	Cash & cash equivalents: Gross relevant healthcare expenditure incurred coverage	Net assets per Regulation 29	Solvency ratio	
		As at 31.12.2010	As at 31.12.2010	As at 31.12.2010	R000	R000	R000	Days outstanding	R000	R000	R000	R000	R000	R000	R000	R000	Days outstanding	R000	R000	R000	Prior year claims provision utilised %	R000	R000	Months	R000	%	
Registered schemes: open																											
1252	Besmed Medical Scheme	64,313	74,842	141,155	898,940	185,073	19,153	3.2	154,981	1,084,013	798,286	706,434	-	13,453	312,274	69,349	15.3	193,825	49,100	89.0	798,286	3.3	0.6	1.1	704,634	32.4	
1512	Bontas Medical Fund	268,259	350,105	618,444	1,148,506	2,111,916	368,894	19.3	1,436,886	3,260,423	2,633,417	2,509,164	-	-	627,006	357,986	22.7	36,348	232,673	100.4	2,633,417	5.2	3.4	3.6	2,520,228	36.9	
1034	Cape Medical Plan	6,484	7,997	14,461	125,459	96,801	2,468	7.2	94,333	222,260	198,249	161,756	-	-	24,012	7,541	24.9	9,190	102.6	198,249	9.3	4.0	8.9	161,756	130.1		
1552	Community Medical Aid Scheme (COMMED)	9,903	12,217	22,120	35,045	77,269	13,959	14.6	63,312	112,314	74,536	67,597	-	-	37,778	9,402	11.1	-	28,375	98.2	74,536	3.0	2.0	2.5	67,097	19.2	
1491	Compare Wellness Medical Scheme	13,599	15,544	29,143	886	208,180	25,250	20.0	181,097	209,867	142,678	141,819	-	-	67,189	21,322	22.8	32,810	13,057	100.0	142,678	3.1	3.1	5.7	140,291	30.4	
1125	Discovery Health Medical Scheme	1,919,419	1,225,476	2,244,894	-	9,791,908	1,135,271	15.9	1,272,904	9,791,908	6,847,076	6,847,076	-	-	2,944,833	645,794	13.5	1,718,442	560,597	106.9	6,847,076	3.3	3.3	4.5	6,817,337	20.7	
1202	Fedhathi Medical Scheme	77,737	86,238	163,975	515,043	608,170	136,387	20.7	471,783	1,123,212	793,560	739,314	-	-	329,853	52,707	10.3	200,442	76,304	100.0	793,560	3.4	1.8	2.8	738,314	34.7	
1554	Genesis Medical Scheme	7,111	13,172	20,283	29,437	189,954	379	0.8	189,575	219,591	195,318	188,856	-	-	24,274	5,707	15.5	8,644	9,920	92.8	195,318	9.0	7.8	15.1	188,856	108.0	
Registered schemes: closed																											
1468	Good Hope Medical Aid Society	3,349	4,088	7,137	292	40,201	207	2.0	48,794	49,293	47,326	47,326	-	-	1,957	1,957	20.9	-	-	47,326	15.3	47,326	25.2	25.0	17.2	47,054	125.0
1537	Husmed Medical Aid Scheme	38,202	57,533	95,735	19	232,004	44,980	16.4	38,212	232,084	149,214	148,305	-	-	82,870	41,008	18.2	-	-	41,862	184.4	149,214	28.2	2.8	2.7	148,305	148.0
1577	Ignat Health Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	971	-	-	-	-	-	-	-
1087	Keychain	42,164	54,443	96,609	275,997	175,728	91,054	21.1	84,724	451,235	301,456	198,580	-	3,656	446,213	67,851	17.9	92,320	86,043	106.5	201,456	1.8	0.7	0.7	190,641	12.1	
1576	Liberty Medical Scheme	86,470	72,186	158,656	703,363	217,096	35,685	6.8	156,187	920,459	523,844	514,113	-	-	396,615	123,441	28.8	198,990	94,183	99.7	523,844	2.3	0.5	1.2	514,113	27.0	
1149	Maidhip	123,797	122,309	246,105	236,688	1,305,048	119,937	11.5	1,095,916	1,501,733	1,162,444	1,066,962	-	54,671	284,616	113,319	12.2	23,801	147,996	102.7	1,162,444	4.4	4.4	4.0	1,040,737	27.4	
1586	Medimed Medical Scheme	4,231	6,750	10,981	-	119,108	6,789	26.3	112,918	119,708	103,867	103,867	-	-	15,841	2,068	67.6	9,793	4,000	100.0	103,867	7.6	7.6	17.5	103,867	110.2	
1140	Medismed Medical Scheme	113,364	148,441	267,805	1,274,648	262,076	10,545	2.0	251,531	1,536,924	1,128,278	1,016,498	-	-	408,444	148,663	31.5	91,983	168,000	94.9	1,128,278	2.6	0.6	1.3	1,016,498	52.5	
1187	Momemfud Health	88,861	92,784	181,645	-	443,540	23,184	6.1	490,414	643,640	401,455	401,455	-	-	242,385	49,340	12.2	85,550	107,495	100.2	401,455	2.7	2.7	4.4	401,455	20.2	
1166	National Independent Medical Aid Society (NIMAS)	9,374	10,369	19,743	-	83,223	4,596	6.0	78,728	83,223	51,450	51,450	-	-	31,873	10,334	16.6	13,073	8,447	89.2	51,450	2.6	2.6	3.8	51,450	18.4	
Registered schemes: closed																											
1544	Pharos Medical Scheme	7,113	8,943	16,061	-	54,993	2,328	3.9	54,365	64,993	27,727	27,727	-	-	18,944	3,198	6.4	2,346	12,331	30.0	27,727	2.0	2.0	2.5	27,727	17.5	
1454	Pro Sano Medical Scheme	31,589	36,324	67,991	37,400	140,714	16,580	6.9	123,022	457,814	290,007	231,180	-	-	207,807	37,915	19.2	154,261	39,322	110.1	290,007	2.2	0.7	1.8	213,295	24.4	
1196	Protea Medical Aid Society	5,339	479	5,818	9	9,222	1,504	10.8	8,218	9,231	1,745	1,745	-	-	7,486	5,199	59.4	-	2,289	99.5	1,745	1.2	1.2	3.0	1,745	5.2	
1595	Resolution Health Medical Scheme	27,814	34,343	62,157	1,401	175,225	13,846	8.5	163,479	176,726	104,379	104,379	-	-	72,347	20,015	15.7	21,791	30,561	95.0	104,379	2.4	2.4	4.1	104,379	19.8	
1444	Selimed Medical Scheme	9,385	9,594	18,981	1,518	309,143	130,028	166.5	2,910	310,440	280,956	280,956	-	69	26,249	14,298	21.8	86	15,272	91.6	280,956	10.5	10.4	9.0	293,000	95.8	
1486	Stowe Medical Fund	66,199	97,029	163,228	411,311	365,703	122,137	24.9	146,235	777,014	611,277	595,322	-	-	105,268	99,633	23.0	-	65,634	96.0	611,277	4.9	2.9	1.8	575,322	32.1	
1141	Spectramed	40,450	45,408	85,858	59,921	277,349	58,289	16.8	219,080	337,090	265,399	247,703	-	-	71,891	18,603	6.1	18	53,071	115.5	265,399	4.9	3.9	2.4	247,703	29.5	
1464	Summed Health	1,549	2,080	3,607	-	42,344	3,158	25.5	15,678	42,344	30,181	30,181	-	-	12,163	3,557	36.2	5,805	2,800	105.6	30,181	3.5	3.5	12.1	30,181	67.8	
1592	Thebbimed	8,421	11,907	20,324	11	13,344	1,659	5.8	11,685	13,355	6,295	6,295	-	-	7,060	2,421	10.3	6,295	4,239	100.6	6,295	1.9	1.9	1.5	6,295	5.8	
1422	Topmed Medical Scheme	11,226	12,652	23,878	64,711	77,572	2,319	2.9	27,086	141,783	105,947	102,698	-	-	35,836	8,265	12.3	9,322	18,249	104.9	105,947	4.0	2.2	3.3	100,324	34.1	
Sub-total registered open schemes		2,172,222	2,627,192	4,794,911	6,100,402	17,784,585	2,399,984	14.7	7,018,854	23,884,987	17,106,797	16,518,167	-	71,917	4,704,292	1,961,293	16.1	2,860,411	1,880,340	98.1	17,106,797	3.5	2.7	3.6	16,445,168	27.6	
Registered schemes: restricted																											
1005	AEI Medical Aid Society	7,305	8,018	15,323	168,720	41,797	289	0.4	41,509	210,497	200,218	198,083	-	-	10,280	1,280	2.0	-	9,000	100.6	200,218	20.5	4.1	2.1	198,083	68.6	
1487	Afrim SA Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	94.8	-	-	-	-	-	-	
1587	Afrim Medical Aid Society	3,295	4,298	7,593	113,801	5,047	57	0.2	4,990	118,848	110,438	110,265	-	-	8,410	101.1	2,478	10.1	-	5,922	101.1	110,438	14.1	0.6	0.7	110,265	131.6
1465	Alliance Medimed Medical Scheme	1,895	3,028	4,923	-	64,189	1,130	7.3	38,638	64,189	38,834	38,834	-	-	25,354	1,893	12.7	20,570	2,891	88.7	38,834	2.5	2.5	12.9	38,819	68.5	
1534	Allron Medical Aid Scheme	3,943	4,823	8,766	41,982	29,887	999	2.7	26,645	71,644	31,013	25,527	-	-	40,051	2,536	8.6	35,015	2,100	100.0	31,013	1.8	0.7	2.4	25,527	19.5	
1012	Anglo Medical Scheme	11,640	15,008	26,660	98,723	216,545	5,098	4.5	794,089	2,262,138	2,151,603	2,151,603	-	-	110,555	2,939	2.8	86,040	21,576	100.3	2,151,603	20.5	19.6	59.2	1,726,997	460.2	
1591	Argosian Group Medical Scheme	4,211	4,486	8,794	961,199	68,831	3,868	10.4	64,993	199,026	122,952	110,805	-	-	38,976	4,383	14.9	35,599	3,366	95.6	122,952	4.4	4.4	19.9	116,805	81.8	
1239	Asimmed	101,444	100,742	202,189	566,355	1,571,353	49,705	9.2	1,234,307	2,084,207	1,380,144	1,410,384	-	-	5,893	487,510	13.8	335,111	74,434	36.6	1,380,144	8.2	3.1	3.7	1,210,384	91.3	
1507	Asioris Medical Aid Society	5,346	6,401	12,447	86,993	91,306	3,245	5.2	88,822	178,899	141,262	135,390	-	15,496	22,100	12,059	23.0	-	9,043	95.8	141,262	4.8	4.3	6.1	135,390	99.8	
1526	BMW Employees Medical Aid Society	2,134	3,756	5,890	40,945	21,889	268	1.5	20,822	62,034	56,478	53,482	-	-	5,537	453	2.4	2,584	2,550	103.7							



Annexure L: Balance sheet details: registered schemes as at 31 December 2010

Ref. no.	Name of medical scheme	Members	Dependants	Beneficiaries	Non-current assets	Current assets	Trade & other receivables	Cash & cash equivalents	Total assets	Members' funds	Accumulated funds	Non-current liabilities	Current liabilities	Trade & other payables	Savings liability	Outstanding claims provision	Net assets (members' funds per balance sheet)	Total assets: Total liabilities	Current assets: Current liabilities	Cash & cash equivalents: Gross relevant: healthcare expenditure incurred coverage	Net assets per Regulation 29		Solvency ratio		
																					R000	%			
		As at 31.12.2010	As at 31.12.2010	As at 31.12.2010	R000	R000	R000	Days outstanding	R000	R000	R000	R000	R000	R000	Days outstanding	R000	R000	Prior year claims provision utilised %	R000	Months	R000	%			
1578	Faschini Group Medical Aid Scheme	2,713	2,993	5,724	14,885	24,330	276	1.4	20,254	42,915	37,831	32,238	-	1,884	2,099	12.7	1,785	88.2	37,031	10.8	4.7	5.1	32.038	80.3	
1588	Gold Fields Medical Scheme	8,622	10,623	19,255	75,577	65,685	1,058	1.9	44,626	141,262	125,131	121,993	-	14,311	5,531	11.4	-	10,620	100.9	125,131	8.8	4.4	4.4	121,993	40.6
1270	Golden Arrow Employees Medical Benefit Fund	2,643	3,698	6,361	17,144	6,998	4,295	70.1	2,703	24,142	20,848	19,741	-	4,094	2,549	25.7	-	1,545	101.4	20,848	5.9	1.7	0.9	19,741	88.2
1598	Government Employees Medical Scheme (GEMS)	520,477	937,940	1,458,437	3,626	2,023,388	116,544	3.2	1,908,844	2,027,013	943,593	943,593	557	1,082,863	504,395	14.8	106,602	471,864	102.9	943,593	1.9	1.9	1.8	943,593	7.1
1523	Grintek Electronics Medical Aid Scheme	1,107	1,604	2,713	6,321	22,276	2,449	27.1	20,827	29,598	26,522	26,227	-	3,076	2,301	21.1	125	650	140.0	26,522	9.6	7.6	8.0	26,227	79.5
1111	IBM (SA) Medical Scheme	2,095	2,572	4,667	6,264	26,588	1,288	8.2	25,228	32,850	24,904	23,830	-	8,156	1,912	19.7	8,044	800	108.1	24,904	3.8	3.0	6.5	23,830	39.4
1591	Impala Medical Plan	8,525	9,480	18,008	21,173	8,609	2,886	16.4	5,924	29,782	22,355	18,297	-	7,427	4,883	31.5	-	2,544	100.0	22,355	4.0	1.2	1.3	18,297	29.9
1559	Impirel Group Medical Scheme	6,435	6,657	15,108	139,266	73,064	12,318	24.4	60,745	212,330	201,363	178,273	-	10,977	5,377	12.2	-	5,600	113.1	201,363	19.3	6.7	4.5	178,273	97.1
1145	LA-Health Medical Scheme	30,240	37,256	67,516	2,107	398,511	48,475	19.7	347,894	400,618	276,388	276,388	2,909	121,320	20,831	12.2	81,289	19,200	99.1	276,388	3.2	3.3	5.5	276,400	30.6
1199	Lafone Medical Scheme	5,819	5,819	12,268	149,413	38,853	2,288	4.9	36,566	188,566	144,055	144,055	-	44,211	2,202	6.5	36,188	97.4	97.7	144,055	4.3	6.9	2.7	142,781	81.6
1599	Lacorn Medical Scheme	16,835	11,423	12,248	-	27,771	3,000	12.4	24,767	27,771	17,417	17,417	-	10,354	7,354	38.4	-	2,000	90.3	17,417	2.7	2.9	3.8	17,417	97.9
1547	Maico Medical Scheme	4,817	6,400	11,217	34,503	29,387	2,641	4.9	27,745	62,990	41,476	38,247	-	22,413	2,943	9.1	1,895	16,615	99.8	41,476	2.9	1.3	2.1	38,247	28.1
1495	Massmart Health Plan	2,431	2,936	5,367	29,103	59,741	1,578	7.1	58,163	88,844	55,688	55,855	-	33,154	548	3.8	29,430	2,978	80.5	55,688	2.9	1.8	10.4	55,688	48.3
1039	MBMed Medical Aid Fund	3,221	5,281	8,472	12,204	58,682	8,189	21.4	50,493	70,886	66,784	66,614	-	4,102	1,907	10.9	-	2,912	100.3	66,784	17.8	14.3	7.4	66,616	69.9
1548	Medipos Medical Aid Scheme	10,679	12,134	22,813	308,098	110,743	3,967	4.4	108,774	416,841	352,149	312,990	-	64,492	16,067	20.7	39,125	9,500	96.1	352,149	6.4	1.7	4.4	313,010	94.4
1535	Metrocare	1,242	1,696	2,938	74,275	36,277	1,514	11.8	34,762	110,551	108,018	90,247	-	2,534	420	4.4	-	1,914	101.6	108,018	4.6	14.3	8.1	90,247	192.2
1105	Metropolitan Medical Scheme	6,306	8,456	14,762	115,520	15,182	89	0.2	15,113	130,702	121,856	103,149	-	8,846	4,248	11.3	-	4,598	96.1	121,856	14.8	1.7	1.3	103,149	71.8
1569	Mimemed Medical Scheme	6,764	7,788	14,552	318	48,540	941	1.6	47,999	49,257	33,591	33,591	-	15,667	4,716	15.6	451	10,500	98.1	33,591	3.1	3.1	3.2	33,591	16.1
1566	Mimemed Medical Scheme	1,370	999	2,369	7,54	2,029	434	11.4	1,595	7,784	7,804	7,118	-	1,979	534	19.7	276	1,169	93.9	7,804	4.9	1.0	1.5	6,118	40.6
1600	MitelsonCare	31,158	37,261	70,419	716	430,566	33,025	16.0	181,676	430,243	373,614	373,614	-	58,728	6,101	13.0	14,542	36,085	100.3	373,614	7.6	7.6	7.3	388,916	47.0
1154	Nampor SA Medical Scheme	5,199	7,086	12,594	18,759	189,419	418	0.9	18,849	189,419	150,276	150,276	-	39,144	2,184	4.8	35,664	8,939	16.8	150,276	4.8	4.8	1.3	91,385	35.8
1541	Naspers Medical Fund	7,209	6,645	13,874	83,422	62,257	3,564	7.4	58,293	145,279	109,944	109,944	-	35,334	5,928	19.0	22,792	7,815	109.1	109,944	4.1	1.7	4.4	101,279	57.0
1449	Nedgroup Medical Aid Scheme	25,388	23,799	47,187	264,106	828,559	14,143	9.2	4,807	1,092,445	232,748	232,800	809,549	50,368	8,444	9.5	16,207	25,679	112.1	232,748	1.9	2.5	19.2	232,748	41.6
1584	Nekame Medical Scheme	14,658	22,202	38,660	-	354,044	37,257	28.6	42,025	356,044	233,227	233,227	-	122,819	39,655	35.8	52,897	31,107	100.0	233,227	2.9	2.9	6.1	195,340	41.6
1214	Old Mutual Staff Medical Aid Fund	14,188	14,862	29,505	163,771	37,992	5,111	5.7	32,880	201,743	145,857	132,795	-	55,906	13,698	17.8	29,599	12,448	107.0	145,857	3.6	0.7	1.3	132,795	40.6
1441	Ormed Medical Aid Scheme	2,279	3,134	5,415	90,685	51,022	435	1.1	50,587	141,707	122,809	102,732	-	18,898	12,198	32.7	-	6,700	108.1	122,809	7.5	2.7	4.5	103,792	69.4
1515	Pfizer Medical Aid Scheme	585	671	1,256	-	29,493	1,91	2.4	29,562	29,493	27,350	27,350	-	2,342	542	10.1	-	1,801	76.3	27,350	12.9	12.7	18.1	27,350	197.2
1186	Pfizer Group Medical Scheme	1,297	1,471	2,768	-	80,797	3,063	25.3	16,153	130,702	97,789	97,789	-	21,008	4,434	20.8	3,281	98.3	99,789	3.8	3.8	22.2	48,996	11.1	
1563	Pfizer & Pay Medical Scheme	7,529	6,897	16,186	200,023	129,566	130	0.2	129,556	297,710	268,281	211,800	-	61,429	4,287	12.3	50,154	6,788	109.8	268,281	5.4	2.1	9.0	211,800	107.1
1583	Platinum Health	33,006	24,234	57,240	-	231,002	9,947	8.2	43,782	231,002	130,149	130,149	8,299	92,555	73,055	65.5	-	19,500	108.7	130,149	2.4	2.5	6.5	120,139	27.1
1194	Prifamed	25,488	37,459	62,747	210,481	243,563	2,039	1.0	188,271	454,044	395,729	395,729	-	58,719	35,971	20.4	-	22,528	93.4	395,729	7.8	4.2	4.6	395,729	47.2
1516	Quantum Medical Aid Society	7,016	7,632	14,709	777,994	14,386	3,995	10.8	10,811	192,360	174,356	187,889	-	17,824	4,964	18.0	9,840	3,000	109.6	174,356	10.8	1.0	1.0	181,888	102.7
1501	Rand Water Medical Scheme	2,964	3,532	7,299	-	97,338	18,638	6.4	95,199	97,038	86,628	86,628	-	10,810	3,710	13.1	-	6,700	107.4	86,628	9.3	9.3	11.8	86,628	120.7
1430	Remed Medical Aid Scheme	16,116	21,264	37,382	231,178	181,410	4,564	3.2	156,846	392,588	298,319	297,300	-	94,720	10,502	9.6	74,740	9,927	74.8	298,319	4.2	1.7	4.3	297,300	56.1
1176	Retail Medical Scheme	4,589	6,589	14,124	-	169,992	480	1.4	52,144	169,992	142,787	114,591	-	27,205	14,030	52.6	9,975	3,200	93.7	142,787	4.2	4.1	4.2	114,591	91.7
1013	Rhodes University Medical Scheme	1,028	1,195	2,223	-	25,873	2,873	25.5	22,999	25,873	23,648	23,648	-	2,005	405	6.0	-	1,600	95.2	23,648	12.8	12.8	11.2	23,648	86.8
1209	SA Brewers Medical Aid Society	9,765	12,481	22,248	182,543	100,406	1,293	1.9	62,356	282,749	232,933	231,886	-	50,071	4,263	7.4	35,644	10,108	99.3	232,933	5.9	2.0	5.3	219,167	85.1
1424	SABC Medical Aid Scheme	4,458	5,286	9,744	99,999	95,112	1,867	4.1	94,445	194,911	104,159	83,741	-	90,752	18,118	51.4	64,134	5,500	98.5	104,159	2.1	1.1	7.8	83,741	51.1
1038	SAMWU Med	30,888	42,942	73,830	20,198	439,574	35,265	22.7	80,212	459,792	406,787	398,844	3,059	49,474	6,662	8.7	8,118	43,285	80.8	406,787	8.7	8.8	11.6	398,844	70.5
1527	Sapp Medical Aid Scheme	4,121	5,348	9,469	54,490	36,131	7,892	23.8	26,239	90,620	62,159	62,159	-	28,441	4,603	13.9	19,235	4,623	94.4	62,159	3.2	3.3	2.2	62,159	40.9
1234	Sasimed	28,249	46,301	74,550	172,975	409,539	69,871	24.9	231,794	582,515	528,511	501,102	-	54,004	22,513	8.8	-	31,491	93.8	528,511	10.8	7.6	4.4	503,107	49.1
1531	Sedimed	836	1,107	1,743	14,994	1,640	486	9.3	906	16,033	12,849	12,848	-	3,184	1,198	21.8	-	1,987	110.8	12,849	5.0	0.5	0.7	12,848	67.1
1263	Sempra Medical Scheme	2,832	3,291	5,885	74,853	29,118	1,289	4.6	29,860	103,971	87,372	87,372	-	54,579	1,226	6.9	61,149	4,244	92.9	87,372	1.8	1.6	0.5	87,372	43.2
1580	South African Police Service Medical Scheme (POLMED)	191,127	285,218	476,385	887,986	1,381,395	51,863	3.7	1,299,232	2,342,281	1,927,844	1,927,844	-	415,444	238,063	20.3	-	179,373	102.1	1,927,844	5.8	3.3	3.7	1,861,385	26.4
1544	Tiger Brands Medical Scheme	4,858	6,416	11,274	4,485	110,883	4,493	9.7	94,927	114,749	101,343	101,343													



Annexure L: Balance sheet details: registered schemes

as at 31 December 2010

Notes

- a An encumbered asset was excluded in the calculation of the solvency ratio.
- b The scheme was registered in 2006 and a phase-in solvency ratio of 22.0% applies.
- c The scheme was registered in 2007 and a phase-in solvency ratio of 17.5% applies.
- d The scheme was registered in 2008 and a phase-in solvency ratio of 13.5% applies.
- e The scheme was registered in 2009 and a phase-in solvency ratio of 10.0% applies.
- f The scheme was registered in 2010 and a phase-in solvency ratio of 10.0% applies.
- g Government Employees Medical Scheme (GEMS) was registered on 1 January 2005 but started operations with effect from 1 January 2006.
- h Gen-Health Medical Scheme was liquidated with effect from 12 October 2010. Members were transferred to Medshield Medical Scheme.
- i Afrisam SA Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 June 2010.
- j Umed amalgamated with Discovery Health Medical Scheme on 1 August 2010.
- k Ingwe Health Plan amalgamated with Momentum Health on 1 September 2010.
- l Oxygen Medical Scheme amalgamated with Medshield Medical Scheme on 1 October 2010.
- m Liberty Health Medical Scheme changed its name to Liberty Medical Scheme on 1 January 2010.

In respect of trade and other receivables outstanding days, the denominator is gross contributions.

In respect of trade and other payables outstanding days, the denominator is net relevant healthcare expenditure incurred.

Prior year claims provision utilised = prior year payments / provision at the beginning of the year.

Gross relevant healthcare expenditure cash coverage = short-term investments / gross healthcare expenditure incurred.

In respect of the prior year claims provision utilised results:

If it is above 100%, the scheme under-provided in the prior year.

If it is below 100%, the scheme over-provided in the prior year.

If it equals zero, no information was submitted.

The scheme liquidated in 2010. Figures were submitted.

Gen-Health Medical Scheme was liquidated with effect from 12 October 2010. Members were transferred to Medshield Medical Scheme.

The scheme amalgamated in 2010. Figures were submitted.

Afrisam SA Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 June 2010.

Umed amalgamated with Discovery Health Medical Scheme on 1 August 2010.

Ingwe Health Plan amalgamated with Momentum Health on 1 September 2010.

Oxygen Medical Scheme amalgamated with Medshield Medical Scheme on 1 October 2010.



Annexure M: Detailed financial information: registered schemes for the years ended 31 December 2009-2010

Notes

- a An encumbered asset was excluded in the calculation of the solvency ratio.
- b The scheme was registered in 2006 and a phase-in solvency ratio of 22.0% applies.
- c The scheme was registered in 2007 and a phase-in solvency ratio of 17.5% applies.
- d The scheme was registered in 2008 and a phase-in solvency ratio of 13.5% applies.
- e The scheme was registered in 2009 and a phase-in solvency ratio of 10.0% applies.
- f The scheme was registered in 2010 and a phase-in solvency ratio of 10.0% applies.
- g Government Employees Medical Scheme (GEMS) was registered on 1 January 2005 but started operations with effect from 1 January 2006.
- h Purehealth Medical Scheme was liquidated with effect from 31 December 2009.
- i Stocksmmed was liquidated with effect from 31 December 2009.
- j MEDCOR amalgamated with Government Employees Medical Scheme (GEMS) on 1 January 2010.
- k Medcover amalgamated with Liberty Health Medical Scheme on 1 January 2010.
- l Telemed amalgamated with Bestmed Medical Scheme on 1 January 2010.
- m Afrisam SA Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 June 2010.
- n Umed amalgamated with Discovery Health Medical Scheme on 1 August 2010.
- o Ingwe Health Plan amalgamated with Momentum Health on 1 September 2010.
- p Oxygen Medical Scheme amalgamated with Medshield Medical Scheme on 1 October 2010.
- q Gen-Health Medical Scheme was liquidated with effect from 12 October 2010. Members were transferred to Medshield Medical Scheme.
- r Liberty Health Medical Scheme changed its name to Liberty Medical Scheme on 1 January 2010.

Prior year figures have been restated.

PMSA = Personal Medical Savings Account

Net relevant healthcare expenditure incurred (incl. managed healthcare claims) includes risk transfer arrangements.

The schemes liquidated in 2009 and 2010. Figures were submitted.

Purehealth Medical Scheme was liquidated with effect from 31 December 2009.

Stocksmmed was liquidated with effect from 31 December 2009.

Gen-Health Medical Scheme was liquidated with effect from 12 October 2010. Members were transferred to Medshield Medical Scheme.

The following schemes amalgamated in 2009 and 2010:

MEDCOR amalgamated with Government Employees Medical Scheme (GEMS) on 1 January 2010.

Medcover amalgamated with Liberty Health Medical Scheme on 1 January 2010.

Telemed amalgamated with Bestmed Medical Scheme on 1 January 2010.

Afrisam SA Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 June 2010.

Umed amalgamated with Discovery Health Medical Scheme on 1 August 2010.

Ingwe Health Plan amalgamated with Momentum Health on 1 September 2010.

Oxygen Medical Scheme amalgamated with Medshield Medical Scheme on 1 October 2010.



Annexure N: Detailed financial ratios: registered schemes for the years ended 31 December 2009-2010

Ref. no	Name of medical scheme	Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA & managed healthcare claims)					Net relevant healthcare expenditure incurred (incl. managed healthcare claims)					Gross non-healthcare expenses (incl. PMSA)					Net non-healthcare expenses					Net healthcare result			Net surplus/(deficit) after consolidation results					Year-end reserve position per Regulation 2009					Solvency ratio	
		papbm 2010 R	papbm 2009 R	% growth	papbm 2010 R	papbm 2009 R	% growth	As % of GCI 2010	As % of GCI 2009	papbm 2010 R	papbm 2009 R	% growth	As % of RCI 2010	As % of RCI 2009	papbm 2010 R	papbm 2009 R	% growth	As % of GCI 2010	As % of GCI 2009	papbm 2010 R	papbm 2009 R	% growth	As % of RCI 2010	As % of RCI 2009	papbm 2010 R	papbm 2009 R	% growth	papbm 2010 R	papbm 2009 R	% growth	papbm 2010 R	papbm 2009 R	% growth	papbm 2010 R	papbm 2009 R	% growth	2010 %	2009 %				
Registered schemes: open																																										
1252	Beslimed Medical Scheme	1,261.8	995.2	31.4	1,140.6	884.5	41.8	86.9	85.0	1,102.4	829.0	33.8	85.5	83.9	974.7	674.7	44.5	13.3	16.4	170.2	159.4	4.2	14.9	19.8	170.2	159.4	4.2	-4.4	-29.9	85.3	73.4	16.7	39.9	5,065.1	4,948.1	0.8	32.4	42.4				
1512	Bonitas Medical Fund	915.8	864.3	1.9	901.2	795.5	14.8	84.9	82.7	776.9	745.8	4.3	84.8	92.8	763.8	733.6	4.1	13.8	14.4	126.2	115.5	9.3	14.2	14.4	126.2	115.5	9.3	11.2	-58.5	119.1	36.8	31.5	216.8	4,095.6	3,999.7	1.9	36.5	36.7				
1034	Cape Medical Plan	698.3	660.0	5.8	667.7	597.2	8.9	102.1	98.4	714.9	649.4	10.4	103.1	98.3	625.5	547.5	14.3	13.2	13.7	92.4	90.1	2.6	15.2	16.2	92.4	90.1	2.6	-111.3	-80.5	-38.0	20.5	3.4	44.9	11,383.7	10,372.8	7.8	130.1	129.8				
1532	Community Medical Aid Scheme (COMMAS)	1,144.6	916.7	25.1	1,144.6	916.7	25.1	88.6	91.9	1,016.2	842.6	20.6	88.6	91.9	1,016.2	842.6	20.6	15.3	18.6	175.3	170.4	2.8	15.3	18.6	175.3	170.4	2.8	44.8	-96.3	53.2	-9.6	53.8	82.2	3,033.3	2,445.1	24.1	19.2	19.7				
1491	Compass Wellness Medical Scheme	1,303.4	1,144.7	13.9	1,153.5	1,059.3	8.9	84.6	102.8	1,084.2	1,176.1	-7.0	83.6	104.4	964.2	1,106.0	-12.8	14.2	15.8	185.2	180.3	2.7	16.1	17.0	185.2	180.3	2.7	4.1	-227.0	101.8	32.7	-100.9	152.2	4,813.9	3,972.0	20.4	30.4	27.9				
1125	Discovery Health Medical Scheme	1,063.0	994.9	6.6	848.9	795.2	6.8	84.9	83.3	891.1	828.3	7.4	81.1	80.1	888.8	836.8	8.2	15.2	15.2	161.0	154.4	4.3	19.0	19.0	161.0	154.4	4.3	-1.0	4.0	-125.0	22.8	33.0	-30.9	3,036.8	2,971.8	2.2	24.7	25.5				
1202	Fadhalm Medical Scheme	1,145.2	993.8	19.2	1,092.4	921.0	18.6	83.9	91.5	967.1	769.7	6.3	87.2	90.2	897.3	830.9	6.8	13.2	14.4	154.2	142.9	7.9	14.1	15.5	154.2	142.9	7.9	9.1	-50.7	194.8	66.1	16.5	36.1	4,502.6	3,171.3	44.4	30.7	28.8				
1554	Genesis Medical Scheme	709.9	638.9	11.1	639.9	576.3	11.0	85.5	78.9	610.5	504.2	21.0	85.5	79.3	545.9	444.5	22.8	13.2	13.4	93.4	85.7	9.0	14.0	14.9	93.4	85.7	9.0	6.3	46.1	-99.3	64.2	107.8	-20.4	9,311.0	8,263.6	12.2	106.0	106.2				
1561	Gen Medical Scheme	832.7	719.2	16.3	788.1	678.0	16.2	126.1	105.4	1,064.2	758.1	31.1	128.2	106.2	1,013.9	723.0	40.2	15.4	16.3	130.0	118.8	9.1	15.1	17.5	130.0	118.8	9.1	35.1	-163.5	-117.4	342.9	-124.3	-176.5	7.1	1,223.8	1,000.0	21.2	31.2	31.2			
1466	Good Hope Medical Aid Society	417.7	379.8	10.0	417.7	379.8	10.0	90.4	92.5	376.4	351.3	7.1	90.4	92.5	376.4	351.3	7.1	11.5	13.4	48.0	50.8	-5.0	11.5	13.4	48.0	50.8	-5.0	-8.8	-22.3	60.5	33.5	10.8	210.2	6,972.0	5,108.8	29.1	125.0	117.0				
1537	Good Hope Medical Aid Society	852.7	758.9	12.4	852.7	758.9	12.4	82.1	81.0	699.7	610.0	13.4	82.1	81.0	699.7	610.0	13.4	14.8	14.8	124.2	119.3	4.4	14.8	14.8	124.2	119.3	4.4	26.8	4.6	482.4	37.4	15.0	100.0	1,344.4	364.4	14.8	125.0	125.0				
1577	Happy Health Plan	499.4	519.2	-11.9	499.4	519.2	-11.9	74.4	79.2	343.8	411.2	-18.4	74.4	79.2	343.8	411.2	-18.4	21.4	22.0	98.1	104.4	-14.2	21.4	22.0	98.1	104.4	-14.2	17.5	-84.4	37.4	37.9	6.9	408.2	1,903.3	770.0	36.4	14.4	14.4				
1537	Kalyan	1,342.4	1,164.3	12.4	1,259.6	1,148.8	9.6	93.1	93.4	1,250.3	1,159.9	12.0	93.3	93.3	1,178.3	1,074.3	9.7	11.3	13.1	159.6	159.0	0.4	12.3	13.0	159.6	159.0	0.4	-76.3	-62.5	7.5	-31.0	-48.0	24.0	1,903.3	2,137.0	-17.0	12.1	14.4				
1178	Karnataka Medical Scheme	933.4	842.8	10.9	839.7	801.0	7.5	92.4	90.4	843.3	803.9	14.1	91.5	90.7	748.3	716.0	7.1	16.3	15.1	153.3	141.1	7.9	18.1	18.1	153.3	141.1	7.9	80.5	-80.1	-89.4	-47.2	-36.1	88.8	3,240.4	2,200.7	47.2	27.6	27.6				
1038	Karnataka Medical Scheme	1,251.7	1,089.2	15.2	1,251.7	1,089.2	15.2	92.8	92.8	1,039.8	939.8	10.0	92.8	92.8	939.8	866.4	8.7	16.3	16.3	168.3	168.3	0.0	16.3	16.3	168.3	168.3	0.0	24.2	-106.8	43.9	100.0	4,246.1	3,006.0	41.2	39.3	39.3						
1149	Medhool	1,233.8	1,258.0	-1.9	1,237.8	1,242.3	-0.4	90.2	94.5	1,209.9	1,189.1	1.7	90.4	94.4	1,192.6	1,179.5	1.5	10.2	11.1	143.3	139.5	2.7	10.2	11.2	143.3	139.5	2.7	-19.3	-2.7	72.1	10.2	39.4	136.1	422.8	4,652.9	4.1	27.5	31.8				
1506	Medhool Medical Scheme	711.4	683.2	3.9	699.7	596.2	6.7	82.2	84.1	585.5	572.5	2.3	82.2	84.1	585.5	490.0	21.2	8.2	9.2	85.4	84.3	1.1	9.2	9.2	85.4	84.3	1.1	39.4	32.4	39.4	26.1	97.0	10.1	94,588.8	82,074.5	15.1	110.3	99.2				
1140	Medhool Medical Scheme	833.4	768.8	7.9	819.3	768.8	5.9	90.1	92.1	762.4	692.8	15.2	90.5	91.1	747.6	692.8	7.2	13.5	17.1	119.3	121.4	-7.1	13.5	17.1	119.3	121.4	-7.1	34.3	-55.3	47.4	4.4	106.4	143.4	3,883.9	4,478.8	-13.2	80.5	82.0				
1167	Monument Health	964.4	888.1	11.1	865.1	780.3	10.9	84.4	86.1	832.2	788.6	5.3	86.2	86.5	710.5	675.3	5.2	13.4	15.4	143.4	138.4	3.4	13.4	15.4	143.4	138.4	3.4	11.2	-32.4	133.1	34.8	-4.1	94.8	22,011.0	1,658.7	33.2	20.2	15.8				
1164	National Independent Medical Aid Society (NIMAS)	1,110.5	907.1	22.4	1,012.2	832.7	22.2	89.2	92.1	990.3	768.2	18.6	88.8	91.0	903.6	707.8	19.2	9.4	11.4	104.9	103.1	1.3	10.3	12.4	104.9	103.1	1.3	8.9	-28.2	136.9	27.2	-4.0	780.0	2,406.0	1,499.7	73.8	18.4	13.0				
1215	Origen Medical Scheme	971.3	810.7	19.9	802.2	620.6	4.7	92.7	91.8	746.8	718.1	-3.7	83.2	81.0	717.4	650.9	4.9	11.2	12.2	114.8	114.8	0.0	11.2	12.2	114.8	114.8	0.0	29.3	-64.9	144.0	27.3	60.4	234.4	1,381.0	1,008.8	37.2	112.0	112.0				
1544	Pharos Medical Plan	1,111.8	1,033.9	7.9	1,060.0	994.6	9.2	86.1	79.3	957.0	803.1	19.1	85.8	78.8	933.3	783.7	18.8	18.8	17.8	209.2	180.4	15.8	19.3	18.2	209.2	180.4	15.8	54.5	30.4	-279.3	-34.5	32.8	-163.5	2,349.0	2,667.3	-11.9	17.5	21.2				
1544	Pro-Sano Medical Scheme	1,064.4	919.8	15.5	963.0	776.0	24.4	92.4	101.1	983.0	931.8	5.5	90.4	101.0	874.2	787.4	11.0	13.4	12.4	142.2	115.8	22.8	14.3	14.9	142.2	115.8	22.8	50.8	-107.5	66.1	0.3	57.4	100.9	3,179.2	3,192.0	-0.4	24.4	28.5				
1194	Pharos Medical Aid Society	401.2	440.0	-10.2	401.2	394.0	1.8	92.3	97.2	394.0	414.2	-6.0	97.2	103.4	390.1	414.2	-6.0	28.5	28.0	21.9	119.8	-3.4	28.5	28.0	21.9	119.8	-3.4	-104.0	-140.0	25.3	-88.9	-109.8	1.8	300.0	1,279.9	-76.6	5.9	10.0				
1170	Plarshah Medical Scheme	1,289.7	-1,000.0	-1,000.0	1,289.7	-1,000.0	-1,000.0	91.8	91.8	1,491.9	-1,000.0	-1,000.0	91.8	91.8	1,491.9	-1,000.0	-1,000.0	16.7	17.1	17.1	1,000.0	-1,000.0	-1,000.0	16.7	17.1	17.1	1,000.0	-1,000.0	-1,000.0	-8.4	1,000.0	1,000.0	1,348.3	-76.6	10.0	7.6	10.0	10.0				
1575	Resolution Health Medical Scheme	755.3	640.0	18.3	738.6	624.4	18.4	80.4	77.4	607.4	495.5	22.8	83.3	77.1	593.0	481.4	23.2	20.3	20.3	153.7	163.4	-5.9	20.3	20.3	153.7	163.4	-5.9	-8.1	-20.5	64.0	7.4	4.3	272.1	1,879.3	1,326.6	26.4	17.6	16.0				
1444	Sealmed Medical Scheme	1,174.0	991.0	17.4	1,174.0	991.0	17.4	83.9	90.1	984.9	878.3	12.1	83.9	90.1	984.9	878.3	12.1	13.1	14.9	160.7	145.1	10.8	13.1	14.9	160.7	145.1	10.8	28.5	-48.4	158.9	629.0	12.7	4,852.3	14,382.8	5,314.2	170.8	68.1	63.1				
1486	Sealmed Medical Fund	923.4	818.4	12.3	923.4	818.4	12.3	92.1	90.0	850.9	736.7	15.5	92.1	90.0	850.9																											



Annexure N: Detailed financial ratios: registered schemes
for the years ended 31 December 2009-2010

Ref. no.	Name of medical scheme	Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA & managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Net surplus/(deficit) after consolidation results			Year-end reserve position (per Regulation 29)			Solvency ratio												
		pabom 2010 R	pabom 2009 R	% growth	pabom 2010 R	pabom 2009 R	% growth	As % of GCI 2010	As % of GCI 2009	pabom 2010 R	pabom 2009 R	% growth	As % of RCI 2010	As % of RCI 2009	pabom 2010 R	pabom 2009 R	% growth	As % of RCI 2010	As % of RCI 2009	pabom 2010 R	pabom 2009 R	% growth	pabom 2010 R	pabom 2009 R	% growth	pabom 2010 R	pabom 2009 R	% growth	2010 %	2009 %											
1578	Foschini Group Medical Aid Scheme	3254	589	154	3254	589	154	94	105	8844	8517	3	94	105	8843	8517	3	93	102	148	84	84	84	84	84	84	84	84	84	84	84	84									
1578	Sold Health Medical Scheme	8374	1983	14	8374	1983	14	87	93	7358	2621	7	87	93	7358	2621	7	124	134	108	98	81	124	134	108	98	81	42	49	91	189	44	59	4393	5393	6	83	84			
1578	Solden Arrow Employees Medical Benefit Fund	2907	346	18	2907	346	18	121	143	1411	449	9	121	143	1411	449	9	22	24	15	15	104	22	24	15	15	104	24	15	94	31083	2994	34	88	99						
1598	Government Employees Medical Scheme (GEMS)	8352	1477	11	8352	1477	11	121	94	7879	2833	15	94	81	7748	2674	16	6	6	57	43	14	7	6	57	43	14	7	6	57	43	14	7	6	57	43					
1593	Orixtek Electronics Medical Aid Scheme	9992	895	16	9992	895	16	94	108	9312	9245	13	94	107	9392	9214	1	114	124	119	100	9	114	124	119	100	9	162	192	47	24	913	1028	63673	92997	4	93	93			
1111	IBM(SA) Medical Scheme	12372	1130	11	12372	1130	11	74	93	7973	8960	-11	74	94	6709	7204	-15	113	122	119	112	5	118	124	119	112	5	144	479	5015	9161	30884	284	39	20						
1991	Impati Medical Group	2905	266	11	2905	266	11	92	90	2580	2359	13	92	90	2580	2359	13	14	13	4	3	424	14	13	4	3	424	13	21	19	20	1061	9125	114	99	283					
1999	Imperial Health Medical Scheme	18979	925	12	18979	925	12	87	94	9694	8744	4	87	94	9694	8744	4	108	113	103	101	-6	108	113	103	101	-6	24	24	54	145	872	91	882	118297	112375	5	97	103		
1145	LA-Health Medical Scheme	11784	1182	-3	11784	1182	-3	85	88	12098	12099	-2	85	88	12098	12099	-2	123	125	140	143	-2	148	151	140	143	-2	139	123	210	483	325	484	40977	45033	-9	30	33			
1197	Libcare Medical Scheme	11789	1111	6	11789	1111	6	94	88	10573	10562	6	94	88	10573	10562	6	98	101	115	114	2	123	123	115	114	2	0	3	12	101	84	52	618	11	3720	10241	14	81	77	
1999	Loonin Medical Scheme	4509	405	11	4509	405	11	85	80	3866	3252	18	85	80	3866	3252	18	18	18	8	7	76	6	18	18	8	7	76	6	18	18	8	7	76	6	18	18	8	7	76	6
1547	Mator Medical Scheme	11815	1	9	11815	1	9	104	105	1027	11936	-11	104	105	1027	11936	-11	11	9	122	114	0	-10	10	11	9	122	114	0	-10	10	11	9	122	114	0	-10	10			
1495	Massmart Health Plan	13080	1195	9	13080	1195	9	82	89	13722	12076	0	82	89	13722	12076	0	8	8	108	100	8	11	12	108	100	8	28	63	144	101	35	89	10376	9784	39	68	71			
1039	MED Medical Aid Fund	9319	792	17	9319	792	17	94	85	1045	7982	873	-3	85	76	1045	7982	873	-3	8	9	742	737	0	8	9	742	737	0	59	59	109	154	95	389	4074	78631	65064	20	69	65
1588	MECORA	12115	1302	-10	12115	1302	-10	82	84	8493	8493	0	82	84	8493	8493	0	13	14	112	100	12	13	14	112	100	12	-181	100	1	110	100	1	110	100	1	110	100			
1535	Medpos Medical Scheme	12115	1302	-10	12115	1302	-10	81	85	975	1284	92	81	85	975	1284	92	8	9	98	98	1	8	9	98	98	1	77	77	1913	2033	45	348	13207	11258	23	94	94			
1535	Melrose	12102	1167	3	12102	1167	3	110	104	13265	12088	9	110	104	13265	12088	9	7	7	103	103	149	7	7	103	103	149	-227	-136	-64	-79	56	-229	36373	25963	18	192	176			
1105	Moroccan Medical Scheme	8419	7872	6	8419	7872	6	97	95	786	8061	7714	4	97	95	786	8061	7714	4	9	9	84	79	9	9	84	79	9	9	84	79	9	9	84	79	9	9	84	79		
1567	Mutual Medical Scheme	11394	9722	15	11394	9722	15	86	86	10038	9385	7	86	86	10038	9385	7	7	7	81	75	78	7	7	81	75	78	7	7	81	75	78	7	7	81	75	78	7	7		
1586	Norwest Medical Scheme	4844	480	21	4844	480	21	82	81	4809	4688	19	82	81	4809	4688	19	28	28	137	124	119	28	28	137	124	119	28	28	137	124	119	28	28	137	124	119	28	28		
1588	Norwest Mutual	8173	7174	13	8173	7174	13	88	87	7549	6399	13	88	87	7549	6399	13	10	10	127	107	89	10	10	127	107	89	10	10	127	107	89	10	10	127	107	89	10	10		
1154	Norwest Staff Medical Scheme	13443	12887	8	13443	12887	8	102	98	13381	12444	7	102	98	13381	12444	7	9	9	104	97	9	9	9	104	97	9	9	9	104	97	9	9	9	104	97	9	9	9		
1341	Naspers Medical Fund	11325	9921	13	11325	9921	13	91	91	1024	1234	-13	91	91	1024	1234	-13	10	10	114	107	11	10	10	114	107	11	7	7	143	119	7	143	119	7	143	119	7	143	119	
1549	Nedgroup Medical Aid Scheme	9542	8679	10	9542	8679	10	99	97	9479	8474	11	99	97	9479	8474	11	9	9	114	109	103	9	9	114	109	103	9	9	114	109	103	9	9	114	109	103	9	9		
1584	Nedcor Medical Scheme	12053	994	5	12053	994	5	89	89	10388	9651	14	89	89	10388	9651	14	9	9	81	79	74	9	9	81	79	74	9	9	81	79	74	9	9	81	79	74	9	9		
1214	Net Medical Staff Medical Aid Fund	9259	825	12	9259	825	12	91	94	8450	7839	7	91	94	8450	7839	7	10	11	99	99	32	11	12	99	99	32	11	12	99	99	32	11	12	99	99	32	11	12		
1141	Net Promed Medical Aid Scheme	22785	22670	0	22785	22670	0	91	91	22785	22670	13	91	91	22785	22670	13	4	4	9	8	-17	4	4	9	8	-17	4	4	9	8	-17	4	4	9	8	-17	4	4		
1815	Net Promed Medical Aid Society	12679	1196	6	12679	1196	6	98	88	12494	10564	18	98	88	12494	10564	18	11	10	140	124	129	11	10	140	124	129	9	9	136	82	140	-1058	21958	20872	64	137	136			
1186	Net Promed Medical Scheme	13451	1360	-4	13451	1360	-4	97	87	13057	11764	11	97	87	13057	11764	11	9	9	98	94	5	9	9	98	94	5	104	162	74	184	642	173007	18362	-34	113	110				
1563	Net Promed Medical Scheme	10209	947	9	10209	947	9	86	83	8874	7769	14	86	83	8874	7769	14	10	10	103	103	96	8	13	103	103	96	8	13	103	103	96	8	13	103	103	96	8	13		
1583	Net Promed Medical Scheme	6602	4939	33	6602	4939	33	97	91	7123	6053	55	97	91	7123	6053	55	8	8	8	8	19	7	8	8	8	19	7	8	8	8	19	7	8	8	8					
1194	Net Promed Medical Scheme	10163	899	13	10163	899	13	93	88	913	8494	8254	2	93	88	913	8494	8254	2	13	13	129	119	10	13	13	129	119	10	35	14	173	78	-18	4883	57074	48478	179	47	45	
1516	Net Promed Medical Scheme	7646	764	8	7646	764	8	95	94	6961	6889	4	95	94	6961	6889	4	13	14	109	109	-6	13	14	109	109	-6	34	37	454	118	-5	2119	17666	9729	13	120	114			
1201	Net Promed Medical Scheme	11783	1038	13	11783	1038	13	98	102	11637	10603	9	98	102	11637	10603																									



Annexure N: Detailed financial ratios: registered schemes for the years ended 31 December 2009-2010

Notes

- a An encumbered asset was excluded in the calculation of the solvency ratio.
- b The scheme was registered in 2006 and a phase-in solvency ratio of 22.0% applies.
- c The scheme was registered in 2007 and a phase-in solvency ratio of 17.5% applies.
- d The scheme was registered in 2008 and a phase-in solvency ratio of 13.5% applies.
- e The scheme was registered in 2009 and a phase-in solvency ratio of 10.0% applies.
- f The scheme was registered in 2010 and a phase-in solvency ratio of 10.0% applies.
- g Government Employees Medical Scheme (GEMS) was registered on 1 January 2005 but started operations with effect from 1 January 2006.
- h Purehealth Medical Scheme was liquidated with effect from 31 December 2009.
- i Stocksmmed was liquidated with effect from 31 December 2009.
- j MEDCOR amalgamated with Government Employees Medical Scheme (GEMS) on 1 January 2010.
- k Medcover amalgamated with Liberty Health Medical Scheme on 1 January 2010.
- l Telemed amalgamated with Bestmed Medical Scheme on 1 January 2010.
- m Afrisam SA Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 June 2010.
- n Umed amalgamated with Discovery Health Medical Scheme on 1 August 2010.
- o Ingwe Health Plan amalgamated with Momentum Health on 1 September 2010.
- p Oxygen Medical Scheme amalgamated with Medshield Medical Scheme on 1 October 2010.
- q Gen-Health Medical Scheme was liquidated with effect from 12 October 2010. Members were transferred to Medshield Medical Scheme.
- r Liberty Health Medical Scheme changed its name to Liberty Medical Scheme on 1 January 2010.

Prior year figures have been restated.

PMSA = Personal Medical Savings Account

Net relevant healthcare expenditure incurred (incl. managed healthcare claims) includes risk transfer arrangements.

RCI = Risk Contribution Income

GCI = Gross Contribution Income

pabpm = per average beneficiary per month

pb = per beneficiary

The schemes liquidated in 2009 and 2010. Figures were submitted.

Purehealth Medical Scheme was liquidated with effect from 31 December 2009.

Stocksmmed was liquidated with effect from 31 December 2009.

Gen-Health Medical Scheme was liquidated with effect from 12 October 2010. Members were transferred to Medshield Medical Scheme.

The following schemes amalgamated in 2009 and 2010:

MEDCOR amalgamated with Government Employees Medical Scheme (GEMS) on 1 January 2010.

Medcover amalgamated with Liberty Health Medical Scheme on 1 January 2010.

Telemed amalgamated with Bestmed Medical Scheme on 1 January 2010.

Afrisam SA Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 June 2010.

Umed amalgamated with Discovery Health Medical Scheme on 1 August 2010.

Ingwe Health Plan amalgamated with Momentum Health on 1 September 2010.

Oxygen Medical Scheme amalgamated with Medshield Medical Scheme on 1 October 2010.



Annexure O: Detailed financial information per option: registered schemes for the year ended 31 December 2010

Ref no.	Name of medical scheme	Name of benefit option	Members As at 31.12.2010	Beneficiaries		Average age (y)	Penetration ratio (65 years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA & managed healthcare claims)		Net relevant healthcare expenditure incurred (incl. PMSA)		Gross non-healthcare expenses (incl. PMSA)		Net non-healthcare expenses		Net healthcare result		Solvency ratio 2010 %							
				As at 31.12.2010	As at 31.12.2010			R000	\$/m ²	R000	\$/m ²	R000	As % of GCI	\$/m ²	R000	As % of GCI	\$/m ²	R000	As % of GCI	\$/m ²	R000		As % of GCI	\$/m ²	R000	As % of GCI	\$/m ²	R000	As % of GCI
Registered schemes: open																													
1151	Wellness Medical Scheme	Blue Print Health Plan	9,608	17,207	30.7	5.8	136,255	699.6	136,321	695.4	114,861	64.3	556.3	113,961	64.1	551.4	31,404	23.1	162.9	31,494	23.3	162.9	(10,035)	-7.4	48.6				
		Blue Plus	15,972	40,778	32.8	4.4	512,658	1,047.7	399,220	815.8	417,780	815	853.8	314,949	78.5	643.4	77,591	15.1	158.6	77,591	15.1	158.6	6,781	1.7	13.3				
		Gold	7,871	16,356	42.9	19.2	351,703	1,791.9	351,221	1,789.5	257,670	73.3	1,312.8	257,165	73.2	1,310.2	36,163	10.3	184.2	36,163	10.3	184.2	57,893	16.5	296.0				
		Gold Select	1,831	2,827	60.1	52.4	74,979	2,210.2	74,975	2,210.1	96,208	128.3	2,838.0	96,194	128.3	2,835.6	7,627	10.2	224.8	7,627	10.2	224.8	(28,847)	-8.9	-80.3				
		Millennium Basic	6,444	12,384	29.1	2.9	86,692	588.1	72,950	494.9	62,880	72.3	438.5	50,510	69.2	342.7	19,678	22.7	133.5	19,678	22.7	133.5	2,762	3.8	18.7				
		Millennium Comprehensive	4,202	8,448	48.1	27.0	181,419	1,790.0	152,297	1,502.7	170,342	94.2	1,686.8	142,042	93.3	1,401.9	20,124	11.1	198.8	20,124	13.2	198.8	(9,869)	-6.9	-97.4				
		Millennium Standard	6,977	13,811	35.1	10.2	152,995	938.7	130,677	800.1	118,748	77.6	727.0	96,396	73.8	690.2	23,917	15.6	148.4	23,917	18.3	148.4	10,364	7.9	63.5				
		Platinum	6,202	12,406	47.1	21.7	306,126	2,459.5	305,798	2,457.9	350,083	95.6	2,351.9	349,731	95.6	2,349.4	36,430	10.0	244.7	36,430	10.0	244.7	(20,363)	-5.6	-156.8				
		Inspire	6,385	14,142	41.8	17.3	302,481	1,792.3	243,138	1,433.9	276,598	91.4	1,639.9	238,104	93.1	1,344.1	31,736	10.4	197.0	31,736	13.0	197.0	(16,503)	-4.8	-97.2				
		VitalCare	1,671	3,009	32.4	5.1	14,968	402.5	14,479	399.3	9,854	65.5	203.8	6,287	64.1	249.7	4,807	32.1	129.3	4,807	32.1	129.3	384	2.3	10.3				
		Consolidated	66,313	141,185	37.2	11.9	2,180,204	1,287.1	1,840,274	1,146.9	1,875,915	861.0	1,187.3	1,868,138	85.5	1,918.9	289,567	13.3	171.0	289,567	14.9	171.0	(7,431)	-0.4	-4.4				
		1152	Wellness Medical Fund	BlueCare	25,608	34,475	34.6	4.9	168,705	407.8	168,705	407.8	207,337	122.9	501.2	207,337	122.9	601.2	27,107	16.1	65.5	27,107	16.1	65.5	(65,735)	-39.0	-158.9		
				BlueComprehensive	3,972	8,851	38.2	12.5	196,193	1,847.2	166,811	1,570.5	221,034	112.7	2,081.1	191,972	115.1	1,807.4	15,267	7.8	143.7	15,267	9.1	143.7	(40,419)	-24.2	-380.5		
BlueEssential	499			1,011	30.0	4.0	5,848	482.0	5,848	482.0	4,075	66.7	338.9	4,075	66.7	338.9	1,108	18.9	91.2	1,108	18.9	91.2	687	11.4	68.0				
BlueCare	22,193			62,583	27.4	2.4	441,730	700.3	360,812	482.0	373,781	64.6	562.6	293,998	62.0	469.3	78,675	17.8	91.2	78,675	17.8	91.2	(13,800)	-3.8	-22.0				
Primary	62,601			132,031	27.0	1.8	1,043,824	658.8	1,043,824	658.8	842,977	80.8	532.1	842,977	80.8	532.1	198,428	18.8	124.0	198,428	18.8	124.0	4,421	0.4	2.8				
Standard	163,466			389,533	32.3	5.7	5,051,117	1,080.9	5,051,117	1,080.9	4,218,521	83.5	962.5	4,218,521	83.5	962.5	633,018	12.5	135.4	633,018	12.5	135.4	199,579	4.0	42.7				
Unconsolidated	388,339			618,484	30.9	4.7	6,907,418	930.7	6,797,119	918.9	5,967,726	64.9	798.6	5,760,679	84.8	776.2	951,980	13.8	139.2	951,980	14.0	139.2	(4,860)	-0.8	-36.5				
1034	Care Medical Plan			HealthSelect Platinum	2,387	5,245	35.8	10.8	34,788	552.7	34,788	552.7	34,714	542.0	33,921	537.9	538.0	4,553	13.1	72.3	4,553	13.1	72.3	(3,687)	-10.8	-11.4			
				HealthSelect Select	587	1,048	52.7	38.2	20,101	1,598.4	17,285	1,375.3	25,789	143.2	2,288.2	28,048	150.0	2,071.1	2,620	13.0	208.3	2,620	15.1	208.3	(11,370)	-65.7	-84.1		
				HealthSelect Silver	3,550	8,168	33.5	7.6	69,474	708.8	55,973	571.1	64,773	93.2	660.8	51,423	91.9	524.6	9,285	13.4	94.7	9,285	16.6	94.7	(4,735)	-6.5	-48.3		
				Consolidated	6,484	14,481	35.7	11.0	124,362	716.7	108,055	622.7	127,676	102.7	738.7	111,390	103.1	641.9	16,468	13.2	94.8	16,468	15.2	94.8	(19,793)	-18.3	-114.1		
				1153	Community Medical Aid Scheme (COMAS)	Care	480	860	36.9	10.6	3,968	384.3	3,968	384.3	5,237	132.1	507.5	5,237	132.1	507.5	1,879	42.3	162.7	1,879	42.3	162.7	(2,550)	-74.4	-289.9
						Unicare	3,053	4,949	44.9	21.2	141,317	1,915.2	141,317	1,915.2	138,314	97.9	1,874.5	138,314	97.9	1,874.5	16,801	11.9	227.7	16,801	11.9	227.7	(13,799)	-8.8	-167.0
		Standard	6,370			16,111	34.2	7.5	203,992	1,125.0	203,992	1,125.0	165,998	81.4	914.4	165,998	81.4	914.4	34,993	17.1	192.4	34,993	17.1	192.4	3,101	1.5	17.1		
		Consolidated	9,093			22,100	37.3	11.4	349,279	1,318.8	349,279	1,318.8	300,550	88.6	1,169.2	300,550	88.6	1,169.2	53,719	15.3	201.1	53,719	15.3	201.1	(13,448)	-3.9	-51.4		
		1491	Wellness Wellness Medical Scheme			Axis	739	1,484	43.4	16.8	16,449	807.5	16,449	807.5	14,403	93.2	858.8	14,403	93.2	858.8	3,702	24.0	207.9	3,702	24.0	207.9	(2,566)	-17.2	-149.2
						Dynamic	2,614	4,428	33.8	18.3	107,584	1,540.8	80,764	1,231.8	106,731	92.3	1,637.9	83,345	103.3	1,271.1	13,234	12.3	201.8	13,234	12.3	201.8	(16,415)	-19.8	-241.2
						Platinum	1,700	3,113	46.8	19.2	104,812	2,352.4	78,376	1,764.9	86,810	82.8	1,948.3	64,226	81.1	1,441.9	9,393	9.0	210.8	9,393	11.9	210.8	(5,077)	-6.4	-112.6
						Maxima	3,296	7,510	31.7	6.5	82,923	920.1	82,923	920.1	58,542	70.6	649.6	58,542	70.6	649.6	17,036	20.6	189.0	17,036	20.6	189.0	7,345	8.9	81.5
						Wellness	1,211	1,504	31.7	0.8	2,852	158.1	2,852	158.1	1,850	64.9	102.5	1,850	64.9	102.5	413	14.5	22.9	413	14.5	22.9	589	20.7	32.7
Symmetry	4,137					9,488	37.9	12.6	147,307	1,206.5	147,307	1,206.5	118,554	80.8	1,047.0	118,554	80.8	1,047.0	22,258	15.1	188.9	22,258	15.1	188.9	6,095	4.1	53.8		
Other*	-					-	-	-	-	-	-	-	(339)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Consolidated	13,999					26,143	38.5	12.5	460,927	1,318.0	407,931	1,168.5	388,952	84.0	1,106.5	340,980	83.6	975.0	66,483	14.2	182.2	66,483	16.1	182.2	1,467	0.4	4.2		
1125	Discovery Health Medical Scheme					Classic Comprehensive	185,384	449,197	35.6	9.3	9,297,907	1,724.8	6,982,295	1,285.3	8,929,318	96.0	1,659.5	6,742,704	96.0	1,247.2	887,501	9.5	164.6	887,501	12.7	164.6	(827,921)	-6.0	-116.5
				Classic Core	48,138	106,881	35.2	8.8	1,941,911	819.3	1,941,997	819.4	645,897	62.6	658.3	644,485	61.8	607.2	216,297	20.1	169.3	216,297	20.7	169.3	181,488	17.4	142.8		
				Classic Priority	91,193	209,919	32.1	5.6	2,990,073	1,877.0	2,247,314	892.1	957.3	1,682,411	74.8	1,607.9	416,965	13.6	165.5	416,965	16.8	165.5	416,965	16.8	165.5	147,938	6.8	58.7	
				Classic Silver	166,944	364,319	29.8	4.0	4,454,942	1,018.9	3,348,594	755.9	3,276,894	73.6	749.5	2,250,916	67.2	574.9	732,120	16.4	167.5	732,120	21.9	167.5	865,559	10.9	83.8		
				Essential Care	67,910	150,825	34.1	7.6	1,071,156	692.6	1,071,196	692.6	756,300	70.6	418.4	755,516	70.5	418.0	288,480	26.9	159.6	288,480	26.9	159.6	27,200	2.5	15.0		
		Essential Silver	137,813	322,874	30.3	4.1	3,103,087	800.9	2,335,694	602.8	2,448,777	78.9	632.0	1,732,870	73.8	444.7	618,097	19.9	159.5	618,097	26.5	159.5	(5,273)	-0.2	-1.4				
		Essential Comprehensive	34,493	79,378	36.2	11.8	1,311,388	1,449.9	1,115,772	1,233.9	1,017,915	77.8	1,128.4	817,642	73.3	904.3	159,566	12.2	176.4	159,566	14.3	176.4	138,284	12.4	152.9				
		Essential Core	19,288	42,138	33.2	7.3	330,835	654.4	330,855	654.5	213,408	64.9	432.1	213,085	64.4	421.9	79,856	24.1	158.0	79,856	24.1	158.0	37,914	11.9	75.0				



Annexure O: Detailed financial information per option: registered schemes for the year ended 31 December 2010

Ref. no.	Name of medical scheme	Name of benefit option	Members		Beneficiaries		Average age (65+ years)		Pensioner ratio (65+ years)		Gross Contribution Income (CCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA & managed healthcare claim)			Net relevant healthcare expenditure incurred (incl. managed healthcare claim)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio	
			As at 31.12.2010	As at 31.12.2010	Years	%	R 000	As % of RCI	R 000	As % of RCI	R 000	As % of RCI	R 000	As % of RCI	R 000	As % of RCI	R 000	As % of RCI	R 000	As % of RCI	R 000	As % of RCI	R 000	As % of RCI	R 000	As % of RCI	R 000	As % of RCI	R 000		As % of RCI
		Ultima 200 with DBE	4,006	7,634	50.0	29.5	149,481	1,831.7	138,315	1,509.9	139,788	93.9	1,526.9	136,438	91.4	1,380.2	16,349	10.9	178.5	16,349	11.8	178.5	16,349	11.8	178.5	16,349	11.8	178.5	(4,472)	-3.2	48.8
		Ultima 300	2,774	4,982	54.4	34.6	158,207	2,846.3	148,751	2,488.1	150,198	94.9	2,512.3	138,743	93.3	2,320.2	12,948	8.2	216.6	12,948	8.7	216.6	12,948	8.7	216.6	(2,910)	-2.0	48.7			
		Ultimas	645	1,048	58.1	41.2	49,890	3,967.1	46,540	3,700.7	45,205	102.6	4,071.6	47,270	101.6	3,768.8	3,186	6.4	253.3	3,186	6.8	253.3	3,186	6.8	253.3	(3,915)	-4.4	-311.3			
		Consolidated	77,737	183,975	35.9	8.9	2,408,338	1,222.4	2,255,095	1,148.1	1,996,371	83.0	1,914.8	1,831,488	81.2	1,930.8	318,275	13.2	181.7	318,275	14.1	181.7	318,275	14.1	181.7	105,352	-4.4	53.5	30.7		
154	Services Medical Scheme	Private	3,803	11,111	31.7	6.8	80,543	904.1	80,543	904.1	70,222	87.2	526.7	70,222	87.2	526.7	10,959	13.8	82.4	10,959	13.8	82.4	10,959	13.8	82.4	(3,184)	-3.8	-4.8			
		Private Comprehensive	1,381	3,676	30.1	3.3	43,789	992.7	33,963	769.9	39,071	89.2	685.7	35,545	80.9	692.4	5,532	12.8	125.4	5,532	12.8	125.4	5,532	12.8	125.4	(6,146)	-4.2	-47.8			
		Private Plus	2,017	5,486	30.3	3.9	50,571	766.8	43,507	653.5	40,976	81.0	621.3	35,731	78.3	511.9	6,529	12.9	99.0	6,529	15.2	99.0	2,837	4.6	43.0						
		Consolidated	7,111	20,273	31.0	5.3	174,903	718.6	157,603	647.9	150,269	85.9	617.4	134,498	85.3	552.6	23,021	13.2	94.6	23,021	14.6	94.6	84	0.1	0.3	108.0					
151	Gen Health Medical Scheme	Basic Cover Plan	-	-	-	-	173,078	-	173,078	-	208,711	120.6	-	-	-	30,611	17.7	-	30,611	17.7	-	-	-	-	-	-	(6,244)	-3.3	-		
		Cover Plus Plan	-	-	-	-	87,417	-	73,327	-	120,756	138.1	-	-	-	107,989	127.3	-	9,491	10.9	-	9,491	12.9	-	-	-	(44,153)	-62.2	-		
		Primary Extra Plan	-	-	-	-	3,381	-	3,381	-	4,592	135.8	-	-	-	4,592	135.8	-	1,108	32.7	-	1,108	32.7	-	-	-	(2,317)	-68.0	-		
		Consolidated	-	-	-	-	263,876	-	249,786	-	334,059	126.6	-	-	-	321,251	126.6	-	41,208	15.6	-	41,208	16.6	-	-	-	(112,714)	-45.1	-		
146	Good Hope Medical Aid Society	Health Comprehensive	1,358	3,043	29.4	0.7	24,019	607.8	24,019	607.8	22,404	93.3	613.6	22,404	93.3	613.6	2,011	8.4	55.1	2,011	8.4	55.1	2,011	8.4	55.1	1,997	-1.7	-10.9			
		Member Primary	1,691	4,094	29.1	0.3	13,615	277.1	13,615	277.1	11,938	87.3	243.0	11,938	87.3	243.0	2,177	16.0	44.3	2,177	16.0	44.3	100	-3.1	-10.2						
		Other	-	-	-	-	3	-	3	-	3	-	(245)	-	-	-	-	-	142	4,570.0	-	142	4,570.0	-	-	-	-	108	-4,212.1	-	
		Consolidated	3,049	7,137	29.3	0.8	37,637	439.5	37,637	439.5	34,366	90.6	368.1	34,366	90.6	368.1	4,329	11.0	55.6	4,329	11.5	55.6	1790	-4.2	-8.2	126.0					
137	Harmed Medical Aid Scheme	Plus	9,981	29,391	30.4	2.3	406,364	1,152.2	406,364	1,152.2	367,379	90.4	1,041.6	367,379	90.4	1,041.6	48,617	12.0	137.8	48,617	12.0	137.8	48,617	12.0	137.8	(9,632)	-2.4	-27.3			
		Stop	21	103,101	437.5	86.629	84.0	367.6	86,629	84.0	367.6	86,629	84.0	367.6	20,376	19.8	88.5	20,376	19.8	88.5	20,376	19.8	88.5	(3,904)	-3.8	-18.6					
		Value	16,973	48,707	29.4	2.2	490,688	875.4	490,688	875.4	368,837	74.7	664.1	368,837	74.7	664.1	79,078	16.1	141.1	79,078	16.1	141.1	44,953	9.2	80.2						
		Consolidated	38,202	95,735	30.5	2.2	1,000,134	870.6	1,000,134	870.6	820,648	82.1	714.3	820,648	82.1	714.3	148,072	14.8	128.8	148,072	14.8	128.8	31,417	3.1	27.3	14.8					
157	Vigra Health Plan	Mediation	-	-	-	-	34,860	-	34,860	-	38,377	87.1	-	-	-	38,377	87.1	-	7,279	20.9	-	7,279	20.9	-	-	-	(2,762)	-8.0	-		
		Planner	-	-	-	-	22,429	-	22,429	-	11,006	49.1	-	-	-	11,006	49.1	-	5,207	23.2	-	5,207	23.2	-	-	-	(6,216)	-27.9	-		
		Hospital Plus	-	-	-	-	2,873	-	2,873	-	2,285	79.5	-	-	-	2,285	79.5	-	589	20.5	-	589	20.5	-	-	-	(1)	-	-		
		Medicare	-	-	-	-	7,765	-	7,765	-	7,561	97.4	-	-	-	7,561	97.4	-	1,438	18.5	-	1,438	18.5	-	-	-	(1,232)	-15.9	-		
		Other	-	-	-	-	-	-	-	-	-	-	-	-	(596)	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Consolidated	-	-	-	-	67,927	-	67,927	-	50,833	74.8	-	-	-	50,833	74.8	-	14,507	21.4	-	14,507	21.4	-	-	-	(2,587)	-3.8	-		
107	KeyHealth	Source	1,718	4,104	34.1	9.8	24,814	503.9	24,814	503.9	27,452	110.9	597.4	27,452	110.9	597.4	6,968	28.0	141.3	6,968	28.0	141.3	6,968	28.0	141.3	(9,596)	-3.7	-194.8			
		Source Plus	1,139	2,298	35.1	12.9	16,392	594.4	15,008	544.2	18,183	110.9	659.4	17,139	114.2	621.5	3,835	23.4	139.1	3,835	25.6	139.1	3,835	25.6	139.1	(5,966)	-3.8	-218.3			
		Good	24,811	95,487	39.0	14.1	95,487	1,345.2	85,776	1,210.1	84,747	88.6	1,191.8	791,192	11.4	1,079.9	108,317	11.4	1,028	108,317	12.6	1,028	108,317	12.6	1,028	(11,833)	-1.4	-16.7			
		Platinum	6,919	12,966	51.1	30.4	375,428	2,412.9	375,428	2,412.9	388,123	103.4	2,494.5	388,123	103.4	2,494.5	31,987	8.5	205.8	31,987	8.5	205.8	44,681	-11.9	-387.2						
		Silver	7,519	18,175	36.5	11.9	206,850	948.4	206,850	948.4	190,344	92.0	872.7	190,344	92.0	872.7	34,090	16.5	176.3	34,090	16.5	176.3	34,090	16.5	176.3	(17,584)	-4.5	-80.6			
		Consolidated	42,386	96,609	40.2	16.8	1,576,092	1,360.3	1,479,797	1,276.4	1,468,849	93.1	1,287.9	1,384,230	93.5	1,194.0	186,187	11.1	199.7	186,187	12.5	199.7	186,187	12.5	199.7	(8,660)	-4.1	-77.3	12.1		
106	Liberty Medical Scheme	Elite Plus	7,434	17,585	30.4	5.8	137,042	646.1	137,170	646.7	128,353	93.3	607.9	128,815	93.9	610.1	20,590	21.1	137.1	20,590	21.1	137.1	20,590	21.1	137.1	(20,590)	-15.0	-17.5			
		Corporate Network	6,443	11,129	30.3	3.7	66,945	499.0	66,976	499.3	62,894	94.4	470.9	62,930	94.4	471.3	37,509	56.3	280.9	37,509	56.3	280.9	(3,706)	-5.6	-252.8						
		Gold Focus	8,188	17,224	37.1	10.5	156,512	757.2	156,678	758.0	128,823	82.3	623.3	128,824	82.3	623.3	33,445	21.4	161.8	33,445	21.3	161.8	(5,691)	-3.6	-27.1						
		Gold Plus	5,620	12,363	32.0	6.7	135,834	915.6	115,589	775.1	117,419	86.4	97,480	84.3	657.1	23,775	17.9	166.3	23,775	20.6	166.3	(5,667)	-4.9	-38.7							
		Platinum Complete	8,096	18,064	41.7	17.0	425,160	1,961.4	381,856	1,669.3	368,449	93.7	1,838.1	338,092	93.4	1,555.7	36,580	8.8	168.8	36,580	10.1	168.8	(12,816)	-3.5	-89.1						
		Platinum Focus	6,887	18,485	41.2	15.4	220,145	991.9	220,425	992.3	204,093	92.7	919.8	204,122	92.6	915.7	36,680	16.7	168.3	36,680	16.6	168.3	(20,376)	-9.2	-91.8						
		Platinum Plus	1,989	3,973	35.6	9.3	53,542	1,123.0	48,354	1,014.2	50,229	93.8	1,053.5	44,558	92.1	934.6	8,151	15.2	171.0	8,151	16.9	171.0	(4,355)	-9.0	-91.3						
		Value Focus	1,637	2,886	37.1	14.7	21,105	609.4	21,130	610.2	22,139	104.8	639.3	22,139	104.8	639.3	5,555	26.3	169.4	5,555	26.3	169.4	(6,565)	-31.1	-189.6						
		Titan	24,120	56,320	31.8	3.5	888,395	1,007.80	885,283	885.8	848,826	34	146.9	836,761	92.2	798.1	93,977	14.3	148.4	93,977	17.1	148.4	(34,456)	-3.3	-76.3						
		Consolidated	72,186	158,65																											



Annexure O: Detailed financial information per option: registered schemes for the year ended 31 December 2010

Ref. no.	Name of medical scheme	Name of benefit option	Members		Beneficiaries		Average age (65+ years)		Penetration ratio (65+ years)		Gross Contribution Income (CCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA & managed healthcare claims)		Net relevant healthcare expenditure incurred (incl. managed healthcare claims)		Gross non-healthcare expenses			Net non-healthcare expenses			Net healthcare result			Solvency ratio			
			As at 31.12.2010	As at 31.12.2010	Years	%	R000	Atom %	R000	Atom %	R000	As % of CCI	R000	Atom %	R000	As % of RCI	R000	Atom %	R000	Atom %	R000	Atom %	R000	Atom %	R000	Atom %	R000		Atom %	2010 %	
	Medibus	Medibus	10,666	22,531	37.2	7.7	353,843	1,308.7	353,843	1,308.7	352,763	99.7	1,304.7	362,763	99.7	1,304.7	36,989	10.5	138.8	36,989	10.5	138.8	36,909	10.5	138.8	(56,909)	-10.1	-132.8			
		Medibus	44,882	111,284	30.8	3.3	1,062,832	796.9	1,062,832	796.9	965,971	90.6	723.4	142,121	13.4	106.4	142,121	13.4	106.4	142,121	13.4	106.4	142,121	13.4	106.4	(45,267)	-4.3	-33.9			
		MediValue	16,124	33,852	31.1	3.8	237,784	885.4	237,784	885.4	202,848	85.3	499.3	202,848	85.3	499.3	48,336	20.3	119.0	48,336	20.3	119.0	(13,400)	-5.6	-33.0						
		Premium Plus	4,132	8,490	43.0	23.1	42,014	412.4	31,878	310.9	32,735	77.9	321.3	24,319	76.8	238.7	3,560	8.5	34.9	3,560	11.2	34.9	3,560	11.2	34.9	(3,799)	-12.7	-93.0			
		Standard	16,725	37,870	37.9	13.3	107,834	236.8	85,906	189.0	84,424	78.4	185.8	68,472	79.7	150.7	13,410	13.5	29.5	13,410	15.6	29.5	4,923	4.7	8.9						
		Other	-	(20)	-	-	-	-	65	-38.1	-	-	-	87	-77.7	-	-	(9)	-2.2	-	(9)	-2.2	-	(9)	-2.2	-	(9)	(367)	-14.4	-	
		Consolidated	113,364	261,805	34.6	8.6	1,936,946	6,165.5	1,933,850	6,061.0	1,748,306	90.3	596.5	1,722,089	90.5	548.5	260,842	13.5	83.0	260,842	13.7	83.0	(60,000)	-4.2	-25.5	52.5					
		1167	Monetium Health	Access	7,703	12,668	29.7	4.3	63,930	419.6	63,930	419.6	52,933	82.8	347.4	52,979	82.7	347.0	9,181	14.4	60.3	9,181	14.4	60.3	9,181	14.4	60.3	1,870	2.9	12.3	
				Base Careless & Hospital Network	3,869	4,406	29.5	1.4	9,097	172.1	9,097	172.1	3,441	37.8	68.1	3,441	37.8	68.1	1,681	18.5	31.8	1,681	18.5	31.8	3,975	43.7	75.2				
				Base Careless & State Hospital	1,077	1,147	33.9	0.1	5,206	382.8	5,206	382.8	2,378	45.2	172.8	2,378	45.2	172.8	1,452	27.6	105.5	1,452	27.6	105.5	1,436	27.3	104.3				
Base Forams & Hospital Network	165			285	26.8	1.1	1,818	531.6	1,818	531.6	783	43.1	228.9	783	43.1	228.4	214	11.8	62.6	214	11.8	62.6	823	45.2	240.8						
Base Forams & State Hospital	72			101	28.9	1.0	464	382.8	464	382.8	234	50.4	193.1	234	50.4	193.1	85	18.3	70.1	85	18.3	70.1	145	31.3	119.8						
Base Primrose & Hospital Network	7,002			8,590	26.3	2.2	27,036	263.2	27,036	263.2	17,543	64.9	170.8	17,496	64.7	170.3	3,537	13.1	34.4	3,537	13.1	34.4	6,003	22.2	56.4						
Base Primrose & State Hospital	804			1,037	31.1	0.5	4,686	376.5	4,686	376.5	2,640	58.5	212.8	2,647	56.5	212.7	944	20.1	75.9	944	20.1	75.9	1,994	23.4	87.8						
Custom Any GP / Pharmacy & Any Hospital	2,483			5,073	34.1	0.5	56,613	831.8	52,418	770.5	48,562	88.1	713.2	44,106	84.2	648.8	7,924	14.0	73.8	7,924	14.0	73.8	15.1	1.6	24.6	5.0					
Custom Any GP / Pharmacy & Associated Hospital	2,205			5,123	35.8	8.2	44,533	724.4	41,204	671.2	37,729	84.7	613.7	34,010	82.4	563.2	7,411	18.6	120.6	7,411	18.6	120.6	(187)	-0.4	-2.6						
Custom Associated GP / Pharmacy & Any Hospital	227			526	29.5	3.2	4,627	733.0	4,288	679.0	3,880	83.9	614.7	3,536	82.5	560.0	708	16.3	112.2	708	16.3	112.2	43	1.0	6.8						
Custom Associated GP / Pharmacy & Associated Hospital	1,389			3,131	31.7	5.9	22,788	606.5	21,105	561.7	16,692	73.2	444.3	14,963	71.7	369.0	4,033	17.7	107.3	4,033	19.1	107.3	2,079	9.9	59.3						
Custom State & Any Hospital	2,873			6,184	27.8	2.7	53,262	720.3	49,334	687.0	33,906	63.6	468.4	29,978	60.8	406.3	8,420	18.6	113.8	8,420	17.4	113.8	16,936	22.2	147.8						
Custom State & Associated Hospital	11,469			25,363	28.0	2.3	161,547	530.8	149,545	491.3	106,150	65.7	348.8	94,749	63.4	311.3	32,585	20.2	107.1	32,585	21.8	107.1	22,211	24.9	73.0						
Estander Any GP / Pharmacy & Any Hospital	5,603			12,409	43.1	18.0	285,349	1,916.3	213,898	1,436.4	301,176	105.9	2,022.6	232,388	108.6	1,560.6	28,876	10.1	193.9	28,876	10.1	193.9	(47,366)	-4.2	-31.1						
Estander Any GP / Pharmacy & Associated Hospital	1,236			2,711	42.0	16.1	55,935	1,719.4	41,928	1,288.8	55,067	96.4	1,692.7	41,289	98.5	1,269.2	6,686	11.8	202.4	6,686	15.9	202.4	(8,948)	-1.8	-182.8						
Estander Associated GP / Pharmacy & Any Hospital	303			539	35.3	6.3	9,742	1,834.7	7,508	1,151.2	10,472	107.9	1,649.7	7,988	109.3	1,258.3	1,037	10.8	163.4	1,037	14.2	163.4	(1,717)	-21.9	-370.5						
Estander Associated GP / Pharmacy & Associated Hospital	288			656	36.6	10.8	11,563	1,505.7	8,889	1,129.2	10,627	89.7	1,350.0	7,543	84.9	956.2	1,417	12.0	180.0	1,417	15.9	180.0	(71)	-0.8	-9.0						
Estander State & Any Hospital	2,724			6,773	29.6	3.9	120,080	1,477.4	90,042	1,107.9	75,577	62.9	920.9	47,008	52.2	576.4	14,166	11.8	174.3	14,166	15.9	174.3	25,868	32.1	365.2						
Estander State & Associated Hospital	1,072			2,831	29.1	2.9	42,433	1,246.1	31,800	936.1	30,869	72.7	968.7	20,502	64.5	603.5	5,550	13.1	163.4	5,550	17.5	163.4	5,748	18.1	169.2						
Incentive Any GP / Pharmacy & Any Hospital	12,822			27,358	41.2	17.2	350,429	1,067.4	315,587	961.3	334,739	95.9	1,019.9	297,967	94.4	907.6	51,211	14.7	156.9	51,211	16.3	156.9	(33,901)	-1.7	-103.3						
Incentive Any GP / Pharmacy & Associated Hospital	2,484			6,890	37.5	11.0	68,725	972.3	61,963	876.7	96,809	87.0	848.2	52,663	80.5	744.9	10,435	15.2	147.8	10,435	16.8	147.8	(1,125)	-1.8	-116.3						
Incentive Associated GP / Pharmacy & Any Hospital	447			1,077	33.1	7.1	12,064	933.5	10,875	841.5	11,983	99.3	927.2	10,710	98.5	826.7	1,824	15.1	141.1	1,824	18.8	141.1	(1,695)	-15.3	-128.4						
Incentive Associated GP / Pharmacy & Associated Hospital	1,064			2,513	33.5	6.1	25,577	848.2	23,049	764.3	24,144	94.4	800.6	21,282	92.4	706.1	4,296	14.6	141.1	4,296	18.5	141.1	(2,490)	-10.8	-82.8						
Incentive State & Any Hospital	9,456			22,984	30.7	4.9	245,333	926.8	220,910	833.8	171,216	69.3	648.1	145,681	85.4	549.8	39,609	18.1	149.5	39,609	17.4	149.5	38,550	18.1	134.8						
Incentive State & Associated Hospital	8,455			18,096	30.4	4.4	180,903	789.4	163,015	711.3	130,710	72.3	570.3	112,021	68.7	488.8	34,446	19.0	150.3	34,446	21.1	150.3	16,548	10.2	72.2						
Summit	1,874			3,502	53.3	35.2	125,097	2,876.8	125,097	2,876.8	135,149	108.0	3,216.0	134,507	107.6	3,202.9	11,207	9.0	266.7	11,207	9.0	266.7	(20,747)	-16.6	-492.7						
Consolidated	88,861			181,645	33.4	8.0	1,989,206	912.9	1,744,607	800.4	1,876,410	84.4	770.0	1,432,886	82.1	667.4	286,104	14.9	132.6	286,104	16.6	132.6	22,817	1.3	10.4	20.2					
1168	National Independent Medical Aid Society (NIMAS)			Classic	5,867	11,851	36.9	10.3	135,866	971.8	135,866	971.8	117,806	86.7	117,770	86.7	842.3	113,847	11.7	113.8	113,847	11.7	113.8	2,248	1.7	16.1					
				Millennium	3,391	7,209	45.7	22.7	117,704	1,360.6	94,230	1,089.3	108,817	92.4	1,257.9	87,056	92.4	1,006.3	9,993	9.0	108.6	9,303	10.0	108.6	(2,215)	-2.4	-25.6				
				Supreme	406	883	48.4	26.1	25,883	2,442.7	25,883	2,442.7	22,576	87.2	2,130.5	22,575	87.2	2,130.5	1,152	4.4	108.7	1,152	4.4	108.7	2,156	8.3	203.5				
		Unconsolidated	9,374	19,743	40.6	15.7	279,451	1,179.8	255,977	1,080.5	249,199	89.2	1,051.8	237,401	88.8	959.8	20,991	9.4	111.4	20,991	10.3	111.4	2,196	1.0	9.2	18.4					
		Other Plan	-	-	-	-	102,841	-	102,841	-	97,580	95.8	-	97,438	95.5	-	8,991	8.8	-	8,991	8.8	-	(4,374)	-4.3	-						
		State Plan	-	-	-	-	256,438	-	256,438	-	256,718	77.2	-	255,718	77.2	-	35,598	13.9	-	35,598	13.9	-	26,162	8.4	-						
2015	Origen Medical Scheme	Essential	-	-	-	-	25,007	-	21,379	-	19,143	76.5	-	17,185	80.3	-	5,308	21.2	-	5,308	24.6	-	(1,095)	-5.1	-						
		Essential Careless	-	-	-	-	32,035	-	32,035	-	38,615	119.2	-	36,615	111.2	-	4,063	12.7	-	4,063	12.7	-	(7,633)	-23.8	-						
		Premium Plus	-	-	-	-	147,744	-	111,410	-	127,022																				

Annexure O: Detailed financial information per option: registered schemes for the year ended 31 December 2010

Ref. no.	Name of medical scheme	Name of benefit option	Members As at 31.12.2010	Beneficiaries			Average age (5)	Pensioner ratio (65+ years)	Gross Contribution Income (CCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA & managed healthcare claims)		Net relevant healthcare expenditure incurred (incl. managed healthcare claims)		Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio 2010 %
				As at 31.12.2010	Years	%			R000	plm. r.	R000	plm. r.	R000	As % of CCI	plm. r.	R000	As % of RCI	plm. r.	R000	As % of CCI	plm. r.	R000	As % of RCI	plm. r.	R000	
1012	Anglo Medical Scheme	Managed Care Plan	6,435	13,680	46.6	292	295,717	1,801.4	234,312	1,427.3	313,629	106.1	1,910.5	256,150	109.3	1,660.4	20,281	6.9	103.8	20,281	8.7	123.5	(42,119)	-18.0	-266.8	
		Standard Care Plan	4,965	12,330	30.3	67	120,567	814.3	120,567	814.3	121,921	101.1	823.4	151,921	101.1	823.4	11,742	9.7	79.3	11,742	9.7	79.3	(13,096)	-16.9	-88.4	
		Value Care Plan	280	641	24.7	1.8	2,329	302.8	2,329	302.8	2,083	89.4	270.8	2,083	89.4	270.8	328	14.0	42.4	328	14.0	42.4	(80)	-3.4	-10.4	
		Consolidated	11,680	26,650	38.8	181	418,613	1,308.5	357,308	1,116.8	437,634	104.5	1,367.9	380,154	106.4	1,188.3	32,349	7.7	101.1	32,349	8.1	101.1	(55,205)	-15.5	-172.8	460.3
1011	Angloval Group Medical Scheme	Angloval Group Medical Scheme	4,311	8,734	36.1	18.8	135,400	1,263.1	101,545	962.3	125,291	93.5	1,187.3	94,571	93.1	896.2	14,437	10.7	136.8	14,437	14.2	136.8	(7,463)	-3.3	-30.7	
		Consolidated	4,311	8,734	36.1	18.8	135,400	1,263.1	101,545	962.3	125,291	93.5	1,187.3	94,571	93.1	896.2	14,437	10.7	136.8	14,437	14.2	136.8	(7,463)	-3.3	-30.7	81.8
1279	Bankwid	Bankwid Basic	15,303	25,155	23.7	0.9	181,887	602.6	181,887	602.6	125,493	69.0	415.7	125,493	69.0	415.7	34,818	15.1	115.3	34,818	15.1	115.3	21,676	-7.9	-71.5	
		Bankwid Comprehensive	50,913	106,267	31.8	8.1	1,574,744	1,235.6	1,284,499	1,007.9	1,426,284	90.8	1,118.1	1,157,513	90.1	908.2	133,222	8.9	104.5	133,222	10.4	104.5	(6,236)	-0.9	-4.9	
		Bankwid Care Saver	11,582	19,895	23.9	1.2	182,882	765.9	155,528	651.5	114,439	62.6	479.3	85,002	54.7	356.0	29,796	16.3	124.8	29,796	19.2	124.8	46,729	26.2	170.6	
		Bankwid Plus	6,746	12,490	42.8	16.6	312,834	2,085.7	234,308	1,565.5	328,057	104.9	2,187.2	253,205	107.8	1,686.2	15,314	4.9	102.1	15,314	6.5	102.1	(33,712)	-14.4	-224.8	
		Bankwid Traditional	17,812	38,433	28.4	3.9	501,932	1,088.3	501,932	1,088.3	436,270	86.9	946.0	436,270	86.9	946.0	47,076	9.4	102.1	47,076	9.4	102.1	(8,586)	-3.7	-40.3	
		Consolidated	101,446	202,189	30.0	6.4	2,754,249	1,135.2	2,358,654	972.1	2,430,543	88.2	1,001.8	2,057,484	87.2	948.0	260,227	9.4	107.3	260,227	11.0	107.3	40,543	1.7	16.9	51.2
1007	Bentwood Medical Scheme	Bentwood Medical Scheme	5,686	12,487	37.4	17.6	226,404	1,513.4	226,404	1,513.4	207,487	91.6	1,386.7	207,487	91.6	1,386.7	16,904	7.5	113.0	16,904	7.5	113.0	2,243	5.9	13.7	
		Consolidated	5,686	12,487	37.4	17.6	226,404	1,513.4	226,404	1,513.4	207,487	91.6	1,386.7	207,487	91.6	1,386.7	16,904	7.5	113.0	16,904	7.5	113.0	2,243	5.9	13.7	59.8
1326	BP&I Employees Medical Aid Society	WHR Option 11V	2,134	5,890	29.3	1.7	67,088	949.2	66,400	939.4	65,675	97.9	925.2	63,240	95.2	894.7	5,463	8.1	77.2	5,463	8.2	77.2	(2,294)	-3.9	-25.5	
		Consolidated	2,134	5,890	29.3	1.7	67,088	949.2	66,400	939.4	65,675	97.9	925.2	63,240	95.2	894.7	5,463	8.1	77.2	5,463	8.2	77.2	(2,294)	-3.9	-25.5	79.7
1237	BP Medical Aid Society	BP&I Medical Society	2,268	5,099	40.5	21.1	68,568	1,120.6	68,568	1,120.6	76,134	111.0	1,244.3	76,134	111.0	1,244.3	5,750	8.4	94.0	5,750	8.4	94.0	(13,316)	-19.4	-217.6	
		Consolidated	2,268	5,099	40.5	21.1	68,568	1,120.6	68,568	1,120.6	76,134	111.0	1,244.3	76,134	111.0	1,244.3	5,750	8.4	94.0	5,750	8.4	94.0	(13,316)	-19.4	-217.6	87.2
1090	Building & Construction Industry Medical Aid Fund	Basic option	4,968	12,503	30.7	3.1	61,869	411.7	61,869	411.7	49,311	79.7	328.1	49,311	79.7	328.1	8,901	14.4	59.2	8,901	14.4	59.2	3,667	5.9	24.3	
		Consolidated	4,968	12,503	30.7	3.1	61,869	411.7	61,869	411.7	49,311	79.7	328.1	49,311	79.7	328.1	8,901	14.4	59.2	8,901	14.4	59.2	3,667	5.9	24.3	72.0
		Pro-Base	202	344	27.4	1.5	2,142	518.9	2,142	518.9	1,847	76.9	389.9	1,847	76.9	389.9	533	24.9	129.1	533	24.9	129.1	(98)	-1.8	-9.1	
		Pro-Care	973	2,348	30.8	4.5	17,495	949.2	17,495	949.2	11,944	68.3	443.2	11,944	68.3	443.2	2,499	14.3	99.7	2,499	14.3	99.7	3,363	17.4	113.3	
1093	Built Environment Professional Associations Medical Scheme (BEPS)	Pro-Base	202	344	27.4	1.5	2,142	518.9	2,142	518.9	1,847	76.9	389.9	1,847	76.9	389.9	533	24.9	129.1	533	24.9	129.1	(98)	-1.8	-9.1	
		Pro-Care	973	2,348	30.8	4.5	17,495	949.2	17,495	949.2	11,944	68.3	443.2	11,944	68.3	443.2	2,499	14.3	99.7	2,499	14.3	99.7	3,363	17.4	113.3	
		Pro-Elite	780	1,547	36.1	9.7	41,222	1,764.3	31,844	1,362.9	38,279	93.9	1,638.4	39,005	91.1	1,241.5	2,285	5.5	97.8	2,285	7.2	97.8	563	1.7	22.7	
		Consolidated	1,964	4,537	34.0	6.5	60,860	1,117.9	51,482	945.6	51,870	85.2	962.7	42,596	82.7	782.4	5,317	8.7	97.7	5,317	10.3	97.7	3,669	6.9	65.5	15.9
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	CA - Alliance	1,026	2,233	40.7	17.0	66,655	2,487.5	80,197	2,209.2	70,154	105.2	2,618.1	63,354	107.0	2,364.3	4,278	6.4	159.7	4,278	7.2	159.7	(8,435)	-14.2	-314.8	
		CA - Double Plus	8,838	18,625	28.3	4.3	356,432	1,894.8	315,928	1,413.5	309,690	86.9	1,348.5	275,819	87.3	1,234.1	32,784	9.2	146.7	32,784	10.4	146.7	7,325	2.3	32.8	
		CA - First Choice	6,632	8,362	28.2	4.9	88,718	882.0	88,718	882.0	65,025	73.3	646.5	65,025	73.3	646.5	22,382	25.2	222.5	22,382	25.2	222.5	1,311	1.9	13.0	
		CA - Vital	5,012	8,933	30.3	5.2	101,891	950.5	101,892	950.5	68,595	67.3	639.9	68,595	67.3	639.9	17,257	16.9	181.0	17,257	16.9	181.0	16,039	15.7	148.6	
		Members Choice	1,979	3,272	23.3	0.4	28,913	738.4	28,913	738.4	23,803	82.3	606.2	23,803	82.3	606.2	6,651	23.0	169.4	6,651	23.0	169.4	(1,541)	-5.3	-39.2	
		Consolidated	23,487	41,445	29.0	5.0	942,609	1,292.1	994,648	1,195.7	937,267	83.6	1,080.3	496,596	83.5	998.5	83,352	13.0	167.6	83,352	14.0	167.6	14,699	2.9	29.6	40.0
1021	Clarks Group Medical Scheme	Clarks Group Medical Scheme	528	1,090	33.7	4.4	9,839	750.8	9,839	750.8	9,061	92.1	881.5	9,061	92.1	881.4	1,539	15.6	117.4	1,539	15.6	117.4	(761)	-7.7	-68.1	
		Consolidated	528	1,090	33.7	4.4	9,839	750.8	9,839	750.8	9,061	92.1	881.5	9,061	92.1	881.4	1,539	15.6	117.4	1,539	15.6	117.4	(761)	-7.7	-68.1	83.0
1088	Dr Beers Benefit Society	Dr Beers Benefit Society	6,487	14,439	41.3	16.6	227,019	1,310.2	227,019	1,310.2	217,435	95.6	1,254.9	217,435	95.6	1,254.9	15,424	6.8	89.0	15,424	6.8	89.0	(5,841)	-2.6	-33.7	
		Consolidated	6,487	14,439	41.3	16.6	227,019	1,310.2	227,019	1,310.2	217,435	95.6	1,254.9	217,435	95.6	1,254.9	15,424	6.8	89.0	15,424	6.8	89.0	(5,841)	-2.6	-33.7	139.4
1084	Edison Medical Aid Scheme	Essential Comprehensive	721	1,360	45.8	28.3	31,474	1,928.6	26,763	1,639.9	28,525	90.6	1,747.8	24,007	89.8	1,472.3	2,124	6.7	130.2	2,124	7.9	130.2	612	2.3	37.5	
		Essential Plus	2,625	5,312	28.4	4.5	50,596	793.7	40,535	635.9	39,198	77.9	614.9	38,963	71.4	454.2	10,505	16.0	127.2	10,505	20.0	127.2	3,476	6.8	54.5	
		Key Care Plus	227	504	25.5	1.8	2,307	480.6	2,307	480.6	2,111	72.9	349.0	2,111	72.9	349.0	728	25.0	120.3	728	25.0	120.3	68	2.3	11.3	
		Other					312	-	217	-	-	-	(16)	-	(16)	-	(1)	-0.6	-	-	-	-	-	234	207.9	-
		Consolidated	3,573	7,176	31.5	8.4	85,289	990.4	70,422	817.8	69,873	81.9	811.4	55,075	78.2	639.6	10,966	12.8	127.2	10,966	15.6	127.2	4,391	6.3	51.0	36.2
		Edison Medical Benefit Fund	3,516	8,387	36.1	13.1	131,784	1,325.2	118,818	1,192.8	120,489	91.4	1,211.4	107												



Annexure O: Detailed financial information per option: registered schemes for the year ended 31 December 2010

Sl. No.	Name of medical scheme	Name of benefit option	Members			Beneficiaries			Average age (65 years)	Premium rate (65 years)		Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA & managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio								
			As at 31.12.2010	As at 31.12.2010	As at 31.12.2010	Year	%	R000		p000	R000	p000	R000	p000	R000	As % of GCI	p000	R000	As % of GCI	p000	R000	As % of GCI	p000	R000	As % of GCI	p000	R000	As % of GCI	p000	R000		As % of GCI	p000	2010 %					
1508	Total Private Medical Scheme	Private Plan	761	1,330	27.9	0.2	8,708	9438	8,708	9438	8,546	95.1	533.4	8,546	98.1	533.4	808	9.3	50.4	808	9.3	50.4	646	7.4	40.3														
		Heritage Plan	7,901	17,930	29.4	1.3	192,465	8945	192,465	8945	168,210	87.4	781.8	168,210	87.4	781.8	24,613	12.8	144.4	24,613	12.8	144.4	1399	-5.2	-1.7														
		Consolidated	8,662	19,260	29.3	1.3	201,173	8702	201,173	8702	176,756	87.6	764.6	176,756	87.6	764.6	25,421	12.6	119.0	25,421	12.6	119.0	1100	-1.004	-0.5	4.3	80.9												
1510	Orissa Arise Employees Medical Benefit Fund	Private	383	891	38.8	7.2	4,419	4133	4,419	4133	7,517	170.1	703.1	7,517	170.1	703.1	706	16.0	66.0	706	16.0	66.0	3,804	-88.1	-358.8														
		Primary	129	170	72.2	83.6	379	1857	379	1857	629	166.1	308.4	629	166.1	308.4	185	48.9	89.9	185	48.9	89.9	436	-115.0	-215.5														
		Standard	254	530	30.0	3.6	17,566	2762	17,566	2762	28,000	159.4	440.3	28,000	159.4	440.3	4,155	23.7	65.3	4,155	23.7	65.3	(14,589)	-83.1	-229.4														
		Consolidated	6,381	13,271	32.3	6.3	22,364	2930	22,364	2930	36,147	161.9	473.5	36,147	161.9	473.5	5,047	22.9	66.1	5,047	22.9	66.1	5,047	22.9	66.1	(18,529)	-84.2	-246.7	88.2										
1598	Government Employees Medical Scheme (GEMS)	Bury	12,369	32,674	28.3	3.2	184,392	4717	184,392	4717	117,469	63.7	300.5	117,469	63.7	300.5	24,431	13.2	62.5	24,431	13.2	62.5	42,493	23.0	108.7														
		Emerald	409,119	1,183,190	26.1	2.1	10,686,008	7722	10,686,008	7722	10,237,789	95.8	739.8	10,237,789	95.8	739.8	705,419	6.6	51.3	705,419	6.6	51.3	261,140	-2.4	-18.9														
		Oryx	37,910	89,506	38.0	11.7	1,319,201	1,2282	1,319,201	1,2282	1,596,779	121.0	1,486.7	1,596,779	121.0	1,486.7	70,451	5.3	66.6	70,451	5.3	66.6	(347,029)	-26.3	-323.1														
		Ruby	38,238	96,131	26.1	1.8	894,167	7517	894,167	7517	669,169	52.8	491.9	669,169	52.8	491.9	407,879	31.7	53.4	407,879	31.7	53.4	197,809	29.6	166.3														
		Sapphire	24,841	64,927	27.1	1.4	303,944	3014	303,944	3014	93,261	30.3	92.9	93,261	30.3	92.9	47,090	15.6	49.7	47,090	15.6	49.7	163,993	23.8	169.2														
		Consolidated	520,477	1,458,437	26.9	2.4	13,397,762	7650	13,397,762	7651	12,629,419	94.3	731.4	12,629,419	94.3	731.4	914,864	6.8	52.3	914,864	6.8	52.3	(204,272)	-1.8	-11.7	7.1													
		Option 1	1,107	2,713	31.3	2.9	32,999	1,0136	32,999	1,0136	31,077	94.2	964.6	31,077	94.0	963.1	3,129	11.6	117.5	3,127	11.6	117.5	(1,897)	-5.6	-27.0														
		Consolidated	1,107	2,713	31.3	2.9	32,999	1,0136	32,999	1,0136	31,077	94.2	964.6	31,077	94.0	963.1	3,127	11.6	117.5	3,127	11.6	117.5	(1,897)	-5.6	-27.0														
		1511	BHF (SA) Medical Scheme	Essential Comprehensive	2,095	4,667	36.4	10.9	60,528	1,0807	60,528	1,0807	49,386	88.18	46,528	76.9	830.8	36,474	71.8	633.4	6,990	11.9	124.8	6,990	14.2	124.8	6,990	14.2	124.8	6,990	14.2	124.8	6,990	14.2	124.8				
				Consolidated	2,095	4,667	36.4	10.9	60,528	1,0807	60,528	1,0807	49,386	88.18	46,528	76.9	830.8	36,474	71.8	633.4	6,990	11.9	124.8	6,990	14.2	124.8	6,990	14.2	124.8	6,990	14.2	124.8	6,990	14.2	124.8				
1591	Impala Medical Plan	Impala Medical Plan	8,525	18,008	29.0	1.9	61,297	2837	61,297	2837	56,697	92.4	262.2	56,697	92.4	262.2	989	1.6	4.6	989	1.6	4.6	3,951	6.0	16.9														
		Consolidated	8,525	18,008	29.0	1.9	61,297	2837	61,297	2837	56,697	92.4	262.2	56,697	92.4	262.2	989	1.6	4.6	989	1.6	4.6	3,951	6.0	16.9														
1559	Imperial Group Medical Scheme	Imperial Group Medical Scheme	6,455	16,108	28.9	2.5	184,098	1,9155	184,098	1,9155	181,446	87.7	890.5	181,446	87.7	890.5	18,380	10.0	101.4	18,380	10.0	101.4	4,362	2.4	24.1														
		Consolidated	6,455	16,108	28.9	2.5	184,098	1,9155	184,098	1,9155	181,446	87.7	890.5	181,446	87.7	890.5	18,380	10.0	101.4	18,380	10.0	101.4	4,362	2.4	24.1														
1515	LA Health Medical Scheme	LA Active	13,332	33,585	27.6	4.0	346,125	8933	346,125	8933	274,674	86.18	273,720	79.1	679.6	206,951	76.3	513.8	48,587	14.3	153.0	48,587	18.0	123.0	18,787	5.6	45.1												
		LA Comprehensive	3,211	5,182	67.3	45.9	156,322	2,5123	151,707	2,1503	154,769	99.8	2,502.4	133,248	101.2	2,159.3	12,745	8.2	206.2	12,745	8.2	206.2	(14,287)	-10.8	-29.1														
		LA Care	6,304	10,688	57.3	43.9	273,429	2,1559	233,457	1,8237	247,150	90.4	1,930.6	206,388	88.4	1,612.2	25,652	9.3	199.7	25,652	10.9	199.7	1,507	0.6	11.8														
		LA Focus	3,563	8,494	28.0	4.3	72,398	7128	64,317	5348	55,284	76.4	54.3	38,581	71.0	379.9	13,380	18.9	137.8	13,380	24.9	137.8	2,568	4.3	23.2														
1597	Libera Medical Scheme	LA Keyplan	3,960	9,667	26.0	1.3	50,832	4382	50,832	4382	38,698	76.1	333.8	38,698	76.1	333.8	3,963	18.2	79.8	3,963	18.2	79.8	2,871	5.6	24.8														
		Consolidated	30,360	87,518	34.4	13.2	898,107	1,1085	744,387	9195	769,822	85.7	943.9	623,866	83.7	770.0	110,506	12.3	136.4	110,506	14.8	136.4	10,614	1.4	13.1	30.6													
		Libera	6,449	12,208	30.0	5.8	176,289	1,1975	141,134	9687	159,589	90.6	1,084.0	123,858	87.8	841.3	17,201	9.8	116.8	17,201	12.2	116.8	75	0.1	0.5														
		Consolidated	6,449	12,208	30.0	5.8	176,289	1,1975	141,134	9687	159,589	90.6	1,084.0	123,858	87.8	841.3	17,201	9.8	116.8	17,201	12.2	116.8	75	0.1	0.5														
1599	Lorion Medical Scheme	Lorion Medical Scheme Benefit Plan	16,998	17,248	35.0	-	90,282	4362	90,282	4362	77,407	85.9	374.0	77,407	85.9	374.0	867	374.0	16,284	18.0	78.7	16,284	18.0	78.7	(2,110)	-3.8	-16.5												
		Consolidated	16,998	17,248	35.0	-	90,282	4362	90,282	4362	77,407	85.9	374.0	77,407	85.9	374.0	867	374.0	16,284	18.0	78.7	16,284	18.0	78.7	(2,110)	-3.8	-16.5												
1547	Mazor Medical Scheme	Plan A	1,823	3,339	40.0	14.8	70,742	1,496.6	70,742	1,496.6	87,387	123.5	1,848.8	87,387	123.5	1,848.8	2,582	3.7	54.9	2,582	3.7	54.9	(9,227)	-27.2	-68.8														
		Plan B	440	2,754	28.8	3.5	73,490	9361	73,490	9361	66,378	90.3	845.5	66,378	90.3	845.5	10,776	14.7	137.3	10,776	14.7	137.3	(3,664)	-5.0	-46.7														
		Plan C	440	739	29.9	2.7	8,193	9276	6,142	6954	5,993	71.9	66.2	4,234	69.9	479.4	1,760	21.9	199.3	1,760	21.9	199.3	148	2.4	26.7														
1495	Maximart Health Plan	Maximart Health Plan	4,817	11,217	32.8	7.3	152,425	1,1324	150,374	1,1172	159,658	104.7	1,186.1	157,999	105.1	1,173.8	15,119	9.9	112.3	15,119	9.9	112.3	(22,744)	-15.1	-169.0	25.1													
		Consolidated	5,387	29,616	29.6	1.9	81,569	1,2685	61,172	9498	66,997	82.0	1,038.2	62,626	80.6	817.1	6,775	8.3	105.2	6,775	8.3	105.2	1,772	2.9	27.														



Annexure O: Detailed financial information per option: registered schemes for the year ended 31 December 2010

Ref. no.	Name of medical scheme	Name of benefit option	Members		Beneficiaries		Average age (65 years)	Penetration ratio (%)	Gross Contribution Income (CCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA & managed healthcare claims)		Net relevant healthcare expenditure incurred (incl. managed healthcare claims)		Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solventy ratio 2010 %
			As at 31.12.2010	As at 31.12.2010	Years	%			R000	plgm R	R000	plgm R	R000	As % of RCI	plgm R	R000	As % of RCI	plgm R	R000	As % of RCI	plgm R	R000	As % of RCI	plgm R	R000	
1154	Nempak SA Medical Scheme	Hospicare	1,902	3,384	43.7	29.2	31,292	775.2	31,292	775.2	29,499	94.3	730.7	29,499	94.3	730.7	4,368	14.0	108.1	4,368	14.0	108.1	(2,573)	-8.2	-63.7	
		Optimum	2,638	5,929	41.1	13.9	157,435	2,212.8	157,435	2,212.8	157,278	99.9	2,210.6	157,278	99.9	2,210.6	13,064	8.3	183.6	13,064	8.3	183.6	(12,908)	-8.2	-181.4	
		Consolidated	31,156	70,419	32.8	7.9	752,322	891.0	660,900	781.7	652,080	86.6	771.7	570,316	86.3	674.9	79,907	10.6	84.8	79,907	10.6	84.8	10,377	11.6	12.3	49.0
		Extended Option	2,522	5,662	42.8	18.3	106,233	1,563.5	92,790	1,365.5	117,799	110.9	1,733.8	104,107	112.2	1,532.2	7,523	7.1	110.7	7,523	7.1	110.7	(18,849)	-20.3	-274.4	
		Standard Option	2,677	6,597	28.0	3.2	63,795	806.4	63,795	806.4	55,570	87.3	702.0	55,570	87.3	702.0	7,985	12.4	100.9	7,985	12.4	100.9	200	0.3	2.5	
1241	Nogep's Medical Fund	Consolidated	5,199	12,235	35.3	10.2	169,988	1,156.5	156,538	1,084.1	173,370	102.0	1,178.8	159,677	102.0	1,085.4	16,559	8.1	105.4	16,559	8.1	105.4	(16,559)	-11.0	-128.8	63.8
		W-Med Option	2,879	5,686	25.1	1.0	67,045	862.8	60,317	737.4	62,547	93.3	916.7	46,721	92.9	884.7	7,117	10.6	104.3	7,117	10.6	104.3	(3,522)	-7.0	-51.6	
		N Option Basic	923	1,589	25.7	0.3	10,090	629.1	10,090	629.1	6,762	66.9	354.1	6,762	66.9	354.1	2,288	22.7	120.0	2,288	22.7	120.0	1,090	10.4	55.1	
		N Option Plus	3,407	6,599	36.8	11.1	98,298	1,245.1	83,756	1,057.7	90,539	91.9	1,143.3	73,980	88.3	934.2	8,441	8.9	106.6	8,441	8.9	106.6	1,335	1.6	16.9	
		Consolidated	7,209	13,874	30.7	5.7	175,731	1,055.5	144,162	865.9	159,838	91.0	960.1	127,443	88.4	765.5	17,845	10.2	107.2	17,845	10.2	107.2	(1,136)	-0.8	-8.8	57.8
1449	Nedgroup Medical Aid Scheme	Hospital	4,200	7,309	30.4	5.6	48,897	564.8	48,897	564.8	47,049	96.9	1,014.5	46,753	99.7	872.5	36,869	7.7	79.5	36,869	7.7	79.5	36,869	-8.8	-77.2	41.0
		Network	1,390	2,982	38.5	13.2	38,902	1,078.8	38,902	1,078.8	46,809	121.3	1,308.1	46,809	121.3	1,308.1	1,350	3.9	37.9	1,350	3.9	37.9	(8,563)	-24.8	-287.2	
		Platinum	2,487	5,932	39.0	14.8	102,369	1,438.0	102,369	1,438.0	123,601	120.7	1,739.4	123,601	120.7	1,739.4	5,271	5.1	74.0	5,271	5.1	74.0	(26,507)	-25.9	-372.4	
		Savanna	10,914	18,286	25.8	3.9	171,039	779.5	133,430	608.1	143,983	83.6	664.3	197,551	80.7	490.8	21,492	12.4	99.9	21,492	12.4	99.9	4,287	3.4	19.5	
		Goldmine	6,907	14,716	37.9	15.0	198,933	1,121.8	198,933	1,121.8	206,732	103.9	1,168.8	205,732	103.8	1,168.8	14,654	7.4	82.8	14,654	7.4	82.8	(22,453)	-11.3	-128.8	
1584	Nicare Medical Scheme	Consolidated	26,388	49,187	32.4	9.0	599,795	848.4	522,186	684.7	555,799	99.3	941.6	519,887	99.6	880.8	51,552	9.2	87.3	51,552	9.2	87.3	(49,252)	-9.4	-43.4	41.6
		Nicare Savings Option	16,468	38,960	27.8	2.4	476,084	1,026.2	405,787	874.7	470,649	96.9	1,014.5	404,753	96.7	872.5	36,866	7.1	79.5	36,866	7.1	79.5	(36,832)	-8.8	-77.2	
		Consolidated	16,468	38,960	27.8	2.4	476,084	1,026.2	405,787	874.7	470,649	96.9	1,014.5	404,753	96.7	872.5	36,869	7.7	79.5	36,869	7.7	79.5	(36,832)	-8.8	-77.2	41.0
		Consolidated	1,820	3,682	30.9	6.9	24,969	565.1	24,969	565.1	15,842	63.4	388.5	15,600	62.5	353.1	4,414	17.7	99.9	4,414	17.7	99.9	4,656	14.8	112.2	
		Consolidated	1,296	2,478	28.8	5.8	21,440	721.0	21,440	721.0	15,508	72.3	551.5	15,168	71.4	510.1	2,911	13.6	99.9	2,911	13.6	99.9	3,154	19.9	166.1	
1611	Nimrod Medical Aid Scheme	Savings Plan	3,825	8,096	27.4	3.2	71,215	733.0	59,747	615.0	46,894	64.4	472.4	33,613	56.3	346.0	9,002	12.6	92.7	9,002	12.6	92.7	17,132	28.7	176.3	
		Individual Plan	6,435	13,549	34.6	10.3	182,313	1,121.3	180,432	1,109.7	184,136	101.6	1,132.5	180,566	100.1	1,110.6	9.3	104.6	17,001	9.3	104.6	(17,130)	-6.5	-165.4		
		Traditional Plus Plan	684	1,246	48.4	28.8	25,880	1,792.3	25,819	1,714.8	35,975	130.4	2,458.0	35,492	135.5	2,376.7	1,517	5.8	101.5	1,517	5.8	101.5	(1,390)	-44.5	-762.4	
		Consolidated	14,188	29,950	32.2	8.3	225,817	934.4	211,999	895.0	207,356	91.3	933.0	203,439	98.8	804.2	24,845	10.7	100.0	24,845	10.7	100.0	(3,284)	-1.1	-9.4	40.8
		Consolidated	2,279	5,415	44.2	24.7	149,530	2,301.2	149,530	2,301.2	136,181	91.1	2,085.7	136,181	91.1	2,085.7	6,023	4.0	92.7	6,023	4.0	92.7	7,207	4.0	112.8	69.4
1615	PG Briston Medical Aid Society	Pro Briston	585	1,215	39.9	24.7	19,931	1,322.4	19,931	1,322.4	19,644	98.6	1,303.4	19,644	98.6	1,303.4	2,203	11.1	146.2	2,203	11.1	146.2	(1,916)	-9.9	-127.2	
		Consolidated	585	1,215	39.9	16.1	19,931	1,322.4	19,931	1,322.4	19,644	98.6	1,303.4	19,644	98.6	1,303.4	2,203	11.1	146.2	2,203	11.1	146.2	(1,916)	-9.9	-127.2	137.2
		Pro Group Medical Scheme	2,768	3,317	33.7	11.9	43,323	1,304.3	32,970	989.8	42,055	97.1	1,286.1	33,073	100.8	986.7	3,162	7.3	96.2	3,162	7.3	96.2	(3,366)	-10.2	-161.3	
		Consolidated	1,297	2,768	33.7	11.9	43,323	1,304.3	32,970	989.8	42,055	97.1	1,286.1	33,073	100.8	986.7	3,162	7.3	96.2	3,162	7.3	96.2	(3,366)	-10.2	-161.3	113.1
		Pro & Play Medical Scheme	7,629	16,196	29.1	3.3	197,769	1,918.2	148,489	764.5	173,919	86.9	885.1	126,984	85.5	653.8	20,127	10.2	103.6	20,127	10.2	103.6	1,379	9.6	7.1	
1683	Platinum Health	Consolidated	7,629	16,196	29.1	3.3	197,769	1,918.2	148,489	764.5	173,919	86.9	885.1	126,984	85.5	653.8	20,127	10.2	103.6	20,127	10.2	103.6	1,379	9.6	7.1	107.1
		Basic Option	8,871	9,633	37.9	-	67,565	533.1	67,565	533.1	28,433	46.2	248.2	33,433	46.2	248.2	5,600	9.1	48.5	5,600	9.1	48.5	27,533	43.7	238.4	
		Enhanced Option	24,133	47,817	29.7	2.7	382,645	669.7	382,645	669.7	378,881	99.0	683.1	378,881	99.0	683.1	27,709	7.2	48.5	27,709	7.2	48.5	(23,945)	-6.3	-41.9	
		Consolidated	33,006	67,240	31.0	2.3	444,210	661.7	444,210	661.7	407,314	91.7	593.0	407,314	91.7	593.0	33,308	7.5	48.5	33,308	7.5	48.5	3,688	8.8	5.2	27.1
		Pro Active	9,713	26,433	33.5	5.6	187,453	591.0	187,453	591.0	118,621	63.3	374.0	118,621	63.3	374.0	38,010	20.3	119.8	38,010	20.3	119.8	30,622	16.4	97.2	
1694	Proline	Pro Active Plus	3,630	8,188	31.4	4.4	64,397	655.4	64,397	655.4	43,983	68.3	447.6	43,983	68.3	447.6	13,314	20.7	135.5	13,314	20.7	135.5	7,100	11.0	72.3	
		Pro Pinnacle	2,412	5,082	50.1	27.8	157,712	2,588.1	157,712	2,588.1	153,416	97.3	2,515.7	153,416	97.3	2,515.7	9,251	6.1	156.6	9,251	6.1	156.6	(5,255)	-3.3	-86.2	
		Pro Secure	7,390	18,189	40.4	14.1	261,204	1,196.7	261,204	1,196.7	228,399	87.4	1,046.3	228,399	87.4	1,046.3	28,937	11.1	132.8	28,937	11.1	132.8	3,898	1.6	17.9	
		Pro Secure Plus	2,343	5,055	42.5	17.8	91,036	1,500.8	91,036	1,500.8	92,165	101.2	1,519.4	92,165	101.2	1,519.4	9,094	10.0	149.9	9,094	10.0	149.9	(10,223)	-11.2	-168.5	
		Consolidated	26,488	62,947	37.3	10.7	761,892	1,008.5	761,892	1,008.5	636,555	83.6	842.7	636,555	83.6	842.7	98,906	13.4	139.9	98,906	13.4	139.9	26,341	3.3	34.9	47.2
1694	Nantium Medical Aid Society	Essential Comprehensive	688	1,638	19.8	19.8	30,382	1,554.1	25,871	1,314.0	27,680	81.2	1,416.9	22,950	88.4	1,174.7	2,097	6.8	105.3	2,097	6.8	105.3	665	2.6	34.0	
		Essential Silver	5,286	11,152	30.2	5.7	93,128	697.1	76,543	5																



Annexure O: Detailed financial information per option: registered schemes for the year ended 31 December 2010

Ref. no.	Name of medical scheme	Name of benefit option	Members	Beneficiaries			Average age of members	Penetration ratio (65+ years)	Gross Contribution Income (CCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA & managed healthcare claims)			Net relevant healthcare expenditure incurred (incl. PMSA)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
				As at 31.12.2010	As at 31.12.2010	Years			R'000	As % of CCI	R'000	As % of RCI	R'000	As % of CCI	R'000	As % of CCI	R'000	As % of CCI	R'000	As % of CCI	R'000	As % of CCI	R'000	As % of CCI	R'000	As % of CCI	R'000	As % of CCI	R'000	
1013	Rhodas University Medical Scheme	RUMED	1.008	2.203	38.9	14.2	27.484	1.030.3	27.484	1.030.3	24.665	89.7	924.8	24.665	89.7	924.8	2.359	8.6	88.4	2.359	8.6	88.4	460	1.7	17.3	86.1				
		Consolidated	1.008	2.203	38.9	14.2	27.484	1.030.3	27.484	1.030.3	24.665	89.7	924.8	24.665	89.7	924.8	2.359	8.6	88.4	2.359	8.6	88.4	460	1.7	17.3	86.1				
1209	SE Universities Medical Aid Society	Seasocon Option	2.973	6.981	25.7	0.8	44.880	535.7	44.880	535.7	33.953	75.1	405.3	33.953	75.1	405.3	7.207	16.1	88.0	7.207	16.1	88.0	3.720	8.3	44.4					
		Consolidated	6.782	15.385	25.7	0.8	210.442	1.148.9	188.713	1.035.7	181.895	91.1	1.547.6	175.131	92.3	955.0	18.553	8.8	181.3	18.553	8.8	181.3	5.913	13.1	21.6					
		Consolidated	9.765	22.246	26.5	4.0	255.522	567.2	234.592	878.9	225.848	88.4	846.0	205.074	89.1	783.2	25.761	10.1	95.5	25.761	11.0	95.5	(242)	-0.1	-0.9	65.8				
1424	SABC Medical Aid Scheme	SABC Plan 007	4.455	9.744	33.8	10.4	164.032	1.402.8	139.237	1.190.8	153.311	93.5	1.311.2	128.690	92.4	1.100.6	12.765	7.8	105.2	12.765	9.2	105.2	(2.218)	-1.6	-19.0	51.1				
		Consolidated	4.458	9.744	33.8	10.4	164.032	1.402.8	139.237	1.190.8	153.311	93.5	1.311.2	128.690	92.4	1.100.6	12.765	7.8	109.2	12.765	9.2	109.2	(2.218)	-1.6	-19.0	51.1				
1008	EDMWORK	Option A	16.179	37.960	32.2	5.4	252.248	553.9	252.248	553.9	185.436	73.9	407.1	185.436	73.9	407.1	22.574	8.9	49.6	22.574	8.9	49.6	44.238	17.9	97.1					
		Option B	14.700	35.870	26.5	2.1	313.717	728.8	313.717	728.8	254.556	81.2	591.5	254.556	81.2	591.5	20.523	6.5	47.7	20.523	6.5	47.7	38.599	13.3	89.7					
		Consolidated	30.888	73.830	30.4	3.8	565.965	1.257.6	565.965	1.257.6	440.031	77.7	496.7	440.031	77.7	496.7	43.097	7.4	48.6	43.097	7.4	48.6	82.837	14.6	93.5	70.5				
1027	Segg Medical Aid Scheme	Segg Medical Aid Scheme	4.121	9.499	36.0	13.0	151.902	1.336.8	128.608	1.131.8	142.082	93.5	1.250.4	121.245	94.3	1.057.0	10.590	7.0	93.2	10.590	8.2	93.2	(3.227)	-2.5	-28.4					
		Consolidated	4.121	9.499	36.0	13.0	151.902	1.336.8	128.608	1.131.8	142.082	93.5	1.250.4	121.245	94.3	1.057.0	10.590	7.0	93.2	10.590	8.2	93.2	(3.227)	-2.5	-28.4	40.9				
1034	Seisimed	Seisimed	28.349	74.550	29.5	4.1	1.025.567	1.146.4	1.025.567	1.146.4	929.196	90.6	1.028.7	929.196	90.6	1.028.7	71.184	6.9	79.6	71.184	6.9	79.6	11.184	2.5	28.2					
		Consolidated	28.349	74.550	29.5	4.1	1.025.567	1.146.4	1.025.567	1.146.4	929.196	90.6	1.028.7	929.196	90.6	1.028.7	71.184	6.9	79.6	71.184	6.9	79.6	11.184	2.5	28.2	49.1				
1031	Seismed	Seismed	836	1.943	44.0	23.4	19.113	819.8	19.113	819.8	20.057	104.9	860.2	20.057	104.9	860.2	723	3.8	31.0	723	3.8	31.0	(1.667)	-4.7	-71.5					
		Consolidated	836	1.943	44.0	23.4	19.113	819.8	19.113	819.8	20.057	104.9	860.2	20.057	104.9	860.2	723	3.8	31.0	723	3.8	31.0	(1.667)	-4.7	-71.5	67.1				
1243	Seisems Medical Scheme	Seisems Medical Scheme	2.602	5.883	33.0	8.9	95.034	1.346.2	71.262	1.009.4	91.020	95.8	1.289.3	78.414	105.8	1.068.2	7.955	8.4	112.7	7.955	11.2	112.7	(12.107)	-17.0	-171.5					
		Consolidated	2.602	5.883	33.0	8.8	95.034	1.346.2	71.262	1.009.4	91.020	95.8	1.289.3	78.414	105.8	1.068.2	7.955	8.4	112.7	7.955	11.2	112.7	(12.107)	-17.0	-171.5	43.2				
1080	South African Police Service Medical Scheme (POLMED)	Higher Plan	100.234	305.855	28.0	3.4	3.989.286	1.086.9	3.989.286	1.086.9	3.533.973	88.6	962.9	3.533.973	88.6	962.9	204.937	5.1	55.8	204.937	5.1	55.8	204.937	6.3	68.2					
		Lower Plan	68.833	170.530	21.6	0.8	1.122.070	548.3	1.122.070	548.3	750.607	66.9	386.8	750.607	66.9	386.8	120.972	10.8	59.1	120.972	10.8	59.1	255.491	22.3	122.4					
		Consolidated	171.167	476.385	25.7	2.4	5.111.356	894.1	5.111.356	894.1	4.284.580	83.8	749.5	4.284.580	83.8	749.5	325.909	6.4	57.0	325.909	6.4	57.0	500.867	9.8	67.4	30.4				
1044	Vigor Brands Medical Scheme	Option 1	4.555	11.234	38.7	16.8	176.978	1.308.2	176.978	1.308.2	155.300	92.4	1.211.8	155.300	92.4	1.211.8	12.129	6.9	89.7	12.129	6.9	89.7	(451)	-3.3	-3.3					
		Consolidated	4.555	11.234	38.7	16.8	176.978	1.308.2	176.978	1.308.2	155.300	92.4	1.211.8	155.300	92.4	1.211.8	12.129	6.9	89.7	12.129	6.9	89.7	(451)	-3.3	-3.3	53.4				
1082	Vitalmed Medical Fund	Standard	16.910	21.870	75.2	86.4	274.250	1.054.7	274.250	1.054.7	384.364	132.9	1.401.2	384.364	132.9	1.401.2	34.543	12.6	132.8	34.543	12.6	132.8	(124.646)	-45.4	-479.3					
		Private Lower Plus Savings	-	-	-	-	48.214	-	41.054	-	53.287	110.5	-	40.545	98.8	-	4.384	9.1	-	4.384	9.1	-	-	-	-	-				
		Private Network Core	4.401	7.05	57.0	38.2	9.474	1.119.9	9.474	1.119.9	8.680	91.6	1.028.0	8.680	91.6	1.028.0	1.130	11.9	133.6	1.130	11.9	133.6	(335)	-3.9	-39.7					
		Private Network Lower	10.499	28.159	44.3	13.4	803.128	1.488.9	412.165	1.216.8	451.717	89.8	1.096.3	370.462	89.9	1.096.3	45.702	9.1	135.3	45.702	9.1	135.3	(3.999)	-1.0	-11.8					
		State Plan Network	6.623	16.278	33.8	5.8	61.632	315.5	61.632	315.5	63.632	103.2	325.8	63.632	103.2	325.8	9.577	15.9	49.0	9.577	15.9	49.0	(1.577)	-18.8	-39.3					
		State Plus Own Choice	35.389	77.692	34.7	10.0	393.932	425.8	393.932	425.8	409.250	103.5	442.4	409.250	103.5	442.4	61.964	16.7	87.0	61.964	16.7	87.0	(7.312)	-16.6	-89.8					
		Consolidated	143.904	352.822	42.7	21.9	1.290.641	747.4	1.192.518	906.6	1.350.931	104.1	782.3	1.291.931	104.4	727.9	157.330	12.2	91.1	157.330	12.2	91.1	(221.742)	-18.8	-138.4	14.1				
1078	Vigor Sun Group Medical Scheme	Seismed Comprehensive	1.371	3.151	28.8	4.3	42.356	1.130.2	32.559	871.7	41.080	97.0	1.086.4	32.561	98.6	855.8	3.904	9.2	103.2	3.904	9.2	103.2	(3.447)	-15.9	-15.1					
		Classic Senior	1.367	3.298	29.8	0.2	33.592	790.9	26.304	566.6	24.838	73.3	665.7	16.643	66.5	372.0	6.211	18.5	116.5	6.211	18.5	116.5	3.480	13.1	77.1					
		Consolidated	3.296	6.879	26.0	2.1	75.948	920.0	58.263	705.8	65.718	86.0	796.1	49.144	84.3	595.3	9.115	12.0	110.4	9.115	12.0	110.4	4	-	-	68.2				
414	United	Classic - previous Option 2	-	-	-	-	162.322	-	162.322	-	158.978	104.4	-	158.978	104.4	-	11.961	7.8	-	11.961	7.8	-	(18.607)	-12.2	-					
		Value - previous Option 1	-	-	-	-	21.569	-	21.569	-	20.137	93.4	-	20.137	93.4	-	3.628	16.8	-	3.628	16.8	-	(2.195)	-10.2	-					
		Consolidated	-	-	-	-	173.891	-	173.891	-	179.115	103.0	-	179.115	103.0	-	15.979	9.0	-	15.979	9.0	-	(20.802)	-12.0	-					
1097	Univest Health Medical Scheme	Standard	6.602	16.228	28.1	0.5	98.732	507.0	98.732	507.0	79.245	80.3	406.9	79.081	80.1	406.1	17.121	17.9	87.9	17.121	17.3	87.9	2.530	2.6	13.0					
		Supreme	3.113	7.814	26.0	0.5	51.364	562.1	51.364	562.1	42.356	82.5	463.6	42.356	82.5	463.6	8.012	15.6	87.7	8.012	15.6	87.7	985	1.9	10.8					
		Mira Affordable	9.030	23.390	32.0	0.2	67.215	418.1	67.215	418.1	55.768	84.5	353.3	55.773	84.5	353.2	11.186	15.6	89.6	11.186	15.6	89.6	(744)	-1.1	-4.6					
		Consolidated	18.835	47.438	29.1	0.4	217.301	486.3	217.301	486.3	178.389	82.1	399.2	178.210	82.0	398.8	38.320	18.7	81.3	38.320	18.7	81.3	3.820	1.7	6.2	13.8				
1020	University of Witwatersrand Medical Scheme	Savings Plus Plan	3.417	7.379	37.5	13.9	94.929	1.072.1	71.254	804.7	80.865	85.2	913.2	82.925</																



Annexure 0: Detailed financial information per option: registered schemes for the year ended 31 December 2010

Notes

PMSA = Personal Medical Savings Account

pb = per beneficiary

pbpm = per beneficiary per month

RCI = Risk Contribution Income

GCI = Gross Contribution Income

Net relevant healthcare expenditure incurred (incl. managed healthcare claims) includes risk transfer arrangements.

* Discontinued options and options of amalgamated and liquidated schemes: these options did not have any members at year-end, so the pbpm figures, average age and pensioner ratios could not be calculated.

The schemes liquidated in 2010. Figures were submitted.

Gen-Health Medical Scheme was liquidated with effect from 12 October 2010. Members were transferred to Medshield Medical Scheme.

The scheme amalgamated in 2010. Figures were submitted.

Afrisam SA Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 June 2010.

Umed amalgamated with Discovery Health Medical Scheme on 1 August 2010.

Ingwe Health Plan amalgamated with Momentum Health on 1 September 2010.

Oxygen Medical Scheme amalgamated with Medshield Medical Scheme on 1 October 2010.

Annexure P: Fees paid to administrators: registered schemes for the years ended 31 December 2009-2010

Ref no	Name of medical scheme	Name of administrator	Managed healthcare management services			Administration fees paid to administrator (incl. co-administration fees)												Total fees paid to administrator managed healthcare management services - admin fees							Gross Administration Expenditure (GAE) (Rica - PAGA)								
			Administrator R200	Other 3rd parties R200	Total fees paid R200	Administrator patron R	Administrator patron R	2010 R200	2009 R200	% growth	2010 As % of GAE	2009 As % of GAE	% growth	2010 patron R	2009 patron R	% growth	2010 R200	As % of GAE & total managed healthcare services	2009 R200	% growth	2010 As % of GAE	2009 As % of GAE	2010 patron R	2009 patron R	% growth								
Registered schemes open																																	
120	Bethlem Medical Scheme	Santien Healthcare Management (Pty) Ltd	43,918	-	43,918	29.6	56.1	148,207	73,399	99.2	75.9	99.1	28.4	85.9	89.9	24.7	189.0	155.6	19.9	189,725	80.4	111.5	240.1	192,534	124,159	95.6	8.8	12.0	113.2	116.8	-2.9		
1512	Bonitas Medical Fund	Medchemie Holdings (Pty) Ltd	198,841	26.4	418,881	388,178	8.2	70.4	88.1	3.4	55.7	50.4	10.5	128.9	117.9	9.3	818,702	77.8	82.0	199.9	596,046	570,286	4.5	8.6	8.2	79.0	74.1	8.6	8.6	8.6			
1026	Cape Medical Plan	Self-administered	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
1052	Community Medical Aid Scheme (COMAS)	Altoara Administrators (Pty) Ltd	3,136	4,912	8,547	10.3	23.5	27,874	36,075	-63.5	68.3	89.9	2.1	90.8	87.8	3.4	207.3	215.6	-2.9	30,910	63.5	101.1	230.7	45,407	53,902	-24.9	11.6	14.3	132.9	131.2	1.9		
1471	Corporate Wellness Medical Scheme	Universal Healthcare Administrators (Pty) Ltd	-	13,381	13,381	-	-	39,064	39,846	-1.9	87.5	87.3	0.2	110.6	104.3	5.9	244.5	240.0	1.9	39,084	67.3	110.8	344.5	44,875	45,837	-2.1	9.7	10.4	128.3	119.4	6.8		
1125	Discovery Health Medical Scheme	Discovery Health (Pty) Ltd	787,871	-	2,696,663	2,451,633	8.8	97.4	96.0	1.5	102.3	102.3	-	229.9	228.7	-1.2	3,454,534	99.0	132.8	392.8	2,737,395	2,552,586	7.2	9.9	10.7	105.0	106.5	-1.4	-	-			
1033	Fairbairn Medical Scheme	Medchemie Holdings (Pty) Ltd	45,830	1,616	47,246	22.1	46.9	167,563	168,616	-0.7	85.7	80.7	-	81.1	74.2	9.3	172.3	161.9	6.4	213,155	83.7	103.2	219.3	207,491	208,877	-0.7	9.6	9.3	100.5	92.0	9.2		
1044	Genesis Medical Scheme	Self-administered	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
1041	Gen-Health Medical Scheme	Gen-Health Medical Solutions (Pty) Ltd	-	6,759	6,759	-	-	12,998	14,312	-9.8	43.4	46.0	-5.7	40.9	42.1	-0.9	97.9	102.9	-4.1	12,368	35.4	40.9	97.8	29,942	31,113	-4.1	11.3	12.7	94.2	91.5	3.0		
1466	Good Hope Medical Aid Society	Universal Healthcare Administrators (Pty) Ltd	-	77	77	-	-	2,119	2,946	-28.1	88.0	77.0	-11.7	23.6	28.0	-16.1	97.1	72.3	-21.0	2,119	66.4	23.5	97.1	3,115	3,825	-18.5	8.3	9.6	34.8	36.3	-4.7		
1037	Heurmed Medical Aid Scheme	Altoara Administrators (Pty) Ltd	17,990	100	18,119	18.3	39.9	83,077	66,490	24.9	78.2	92.0	32.5	70.8	60.3	17.4	184.2	180.9	1.8	101,067	81.3	83.6	224.1	106,207	112,743	-5.8	10.6	13.9	90.8	102.3	-11.4		
1077	Impire Health Plan	Monument Medical Scheme Administrators (Pty) Ltd	2,884	-	2,884	14.0	21.7	6,522	12,927	-62.3	65.2	65.8	-0.5	40.7	42.4	-4.2	46.1	61.1	-10.8	8,888	68.6	68.7	70.9	10,006	10,198	-47.9	54.7	52.4	67.7	64.4	0.7		
1097	KeyHealth	Monument Medical Scheme Administrators (Pty) Ltd	11,805	12,203	30,253	28.2	39.2	91,807	92,053	-0.2	79.8	75.4	-4.7	79.2	73.2	7.9	179.8	167.8	7.2	106,200	71.2	90.8	207.9	122,678	122,647	0.5	7.8	8.0	104.4	96.1	8.6		
1076	Liberty Medical Scheme	V-Net Administrators (Pty) Ltd	43,918	7,081	90,899	21.4	47.4	128,213	71,317	79.8	69.2	84.8	8.9	62.8	62.8	0.0	139.3	133.5	4.3	171,832	72.9	84.2	186.7	185,180	109,973	88.4	9.7	10.2	90.9	96.5	-6.0		
1048	Medicare	V-Net Administrators (Pty) Ltd	-	-	-	-	-	62,351	-180.0	-	79.3	-100.0	-	47.4	-100.0	-	118.8	-100.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1147	Medipia	Self-administered	27,940	28,879	56,919	9.3	18.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1038	Medisid Medical Scheme	Prudential Healthcare Risk Managers (Pty) Ltd	1,261	-	1,261	10.3	26.8	5,776	5,899	-1.4	80.0	88.0	7.8	43.8	42.3	3.1	113.8	111.1	2.3	7,137	83.1	53.8	440.4	7,304	6,760	6.7	7.7	7.4	54.0	48.0	11.8		
1140	Medisid Medical Scheme	Self-administered	-	-	-	-	-	39,229	39,229	-	23,587	-100.0	-	15.0	-100.0	-	19.7	-100.0	-	25.0	-100.0	-	-	-	-	-	-	-	-	-	-	-	-
1147	Monument Health	Monument Medical Scheme Administrators (Pty) Ltd	45,831	2,849	48,380	22.6	48.8	165,020	172,817	-4.5	95.2	96.0	-0.8	81.8	81.0	1.0	173.8	179.3	-5.0	210,561	96.8	104.4	221.8	173,388	180,939	-3.7	8.7	8.5	88.0	84.4	1.6		
1146	National Independent Medical Aid Society (NIMAS)	Metropolitan Health Corporate (Pty) Ltd	-	3,821	3,821	-	-	13,821	22,194	-37.5	75.7	84.4	-10.3	54.9	58.4	-6.0	116.8	120.7	-8.0	13,921	63.2	54.9	116.6	16,250	20,120	-30.5	6.5	7.6	72.5	69.2	4.6		
1075	Nippon Medical Plan	Medchemie Holdings (Pty) Ltd	13,841	2,328	16,169	15.9	35.9	54,394	105,064	-48.6	70.2	71.5	-1.8	81.1	80.4	1.2	141.0	138.9	1.9	68,224	72.8	76.8	176.8	77,478	148,051	-47.7	9.0	9.7	87.0	84.5	3.0		
1046	Pharmia Medical Plan	Pharmia Health Administrators (a division of Swedavia Trust (Pty) Ltd)	4,061	491	4,551	20.5	20.8	10,788	19,099	-5.9	64.8	67.1	-3.4	103.9	92.4	12.4	238.3	215.9	9.8	24,249	72.8	124.8	283.9	31,154	28,420	9.6	14.4	13.8	100.3	117.8	16.5		
1044	Pro Seno Medical Aid Society	Self-administered	7,437	18,071	25,508	8.0	18.8	18,325	41,877	-66.0	22.2	96.1	-60.4	22.3	49.0	54.8	48.7	111.2	-56.2	25,763	23.8	31.3	84.8	82,880	74,293	11.3	9.4	9.5	100.6	87.4	13.0		
1116	Protea Medical Aid Scheme	Universal Healthcare Administrators (Pty) Ltd	152	934	1,086	10.6	21.0	4,362	4,769	-8.5	55.5	64.1	-13.4	51.7	58.7	-11.9	57.3	55.1	-17.1	4,514	53.8	53.5	99.3	7,855	7,437	5.4	23.2	15.4	93.1	91.5	1.7		
1170	PureHealth Medical Scheme	Discovery Private Health Fund Administrators (Pty) Ltd	-	-	-	-	-	7,308	-100.0	-	63.4	-100.0	-	89.0	-100.0	-	184.3	-100.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1073	Recreation Health Medical Scheme	Agility Global Health Solutions Africa (Pty) Ltd	15,969	4,874	20,843	20.4	44.6	69,353	78,620	-34.5	70.4	71.4	-1.4	75.8	81.1	-7.0	188.4	181.2	4.5	75,322	71.7	96.1	215.0	84,281	110,163	-23.5	14.2	11.8	107.6	114.2	-6.0		
1468	Salfrimed Medical Scheme	Self-administered	-	4,226	4,226	-	-	6,008	12,892	-53.4	18.2	35.4	-48.6	24.7	43.2	-42.8	50.7	91.8	44.8	6,008	16.2	24.7	50.7	32,924	36,447	-9.7	11.5	12.5	135.6	122.0	11.1		
1468	Salfrimed Medical Scheme	Self-administered	-	4,226	4,226	-	-	6,008	12,892	-53.4	18.2	35.4	-48.6	24.7	43.2	-42.8	50.7	91.8	44.8	6,008	16.2	24.7	50.7	32,924	36,447	-9.7	11.5	12.5	135.6	122.0	11.1		
1468	Salfrimed Medical Scheme	Self-administered	-	4,226	4,226	-	-	6,008	12,892	-53.4	18.2	35.4	-48.6	24.7	43.2	-42.8	50.7	91.8	44.8	6,008	16.2	24.7	50.7	32,924	36,447	-9.7	11.5	12.5	135.6	122.0	11.1		
1468	Salfrimed Medical Scheme	Self-administered	-	4,226	4,226	-	-	6,008	12,892	-53.4	18.2	35.4	-48.6	24.7	43.2	-42.8	50.7	91.8	44.8	6,008	16.2	24.7	50.7	32,924	36,447	-9.7	11.5	12.5	135.6	122.0	11.1		
1468	Salfrimed Medical Scheme	Self-administered	-	4,226	4,226	-	-	6,008	12,892	-53.4	18.2	35.4	-48.6	24.7	43.2	-42.8	50.7	91.8	44.8	6,008	16.2	24.7	50.7	32,924	36,447	-9.7	11.5	12.5	135.6	122.0	11.1		
1468	Salfrimed Medical Scheme	Self-administered	-	4,226	4,226	-	-	6,008	12,892	-53.4	18.2	35.4	-48.6	24.7	43.2	-42.8	50.7	91.8	44.8	6,008	16.2	24.7	50.7	32,924	36,447	-9.7	11.5	12.5	135.6	122.0	11.1		
1468	Salfrimed Medical Scheme	Self-administered	-	4,226	4,226	-	-	6,008	12,892	-53.4	18.2	35.4	-48.6	24.7	43.2	-42.8	50.7	91.8	44.8	6,008	16.2	24.7	50.7	32,924	36,447	-9.7	11.5	12.5	135.6	122.0	11.1		
1468	Salfrimed Medical Scheme	Self-administered	-	4,226	4,226	-	-	6,008	12,892	-53.4	18.2	35.4	-48.6	24.7	43.2	-42.8	50.7	91.8	44.8	6,008	16.2	24.7	50.7	32,924	36,447	-9.7	11.5	12.5	135.6	122.0	11.1		
1468	Salfrimed Medical Scheme	Self-administered	-	4,226	4,226	-	-	6,008	12,892	-53.4	18.2	35.4	-48.6	24.7	43.2	-42.8	50.7	91.8	44.8	6,008	16.2	24.7	50.7	32,924	36,447	-9.7	11.5	12.5	135.6	122.0	11.1		
1468	Salfrimed Medical Scheme	Self-administered	-	4,226	4,226	-	-	6,008	12,892	-53.4	18.2	35.4	-48.6	24.7	43.2	-42.8	50.7	91.8	44.8	6,008	16.2	24.7	50.7	32,924	36,447	-9.7	11.5	12.5	135.6	122.0	11.1		
1468	Salfrimed Medical Scheme	Self-administered	-	4,226	4,226	-	-	6,008	12,892	-53.4	18.2	35.4	-48.6	24.7	43.2	-42.8	50.7	91.8	44.8														



Annexure P: Fees paid to administrators: registered schemes for the years ended 31 December 2009-2010

Notes

Prior year figures have been restated.
PMSA = Personal Medical Savings Account
pabpm = per average beneficiary per month
pampm = per average member per month
GAE = Gross Administration Expenditure
GCI = Gross Contribution Income

* Pro Sano Medical Scheme and Selfmed Medical Scheme became self-administered in 2010. As only annual figures are submitted, these schemes were excluded from the industry average.

The schemes liquidated in 2009 and 2010. Figures were submitted.

Purehealth Medical Scheme was liquidated with effect from 31 December 2009.

Stocksmed was liquidated with effect from 31 December 2009.

Gen-Health Medical Scheme was liquidated with effect from 12 October 2010. Members were transferred to Medshield Medical Scheme.

The following schemes amalgamated in 2009 and 2010:

MEDCOR amalgamated with Government Employees Medical Scheme (GEMS) on 1 January 2010.

Medicover amalgamated with Liberty Health Medical Scheme on 1 January 2010.

Telemed amalgamated with Bestmed Medical Scheme on 1 January 2010.

Afrisam SA Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 June 2010.

Umed amalgamated with Discovery Health Medical Scheme on 1 August 2010.

Ingwe Health Plan amalgamated with Momentum Health on 1 September 2010.

Oxygen Medical Scheme amalgamated with Medshield Medical Scheme on 1 October 2010.



Annexure Q: Selected non-healthcare expenditure: registered schemes for the years ended 31 December 2009-2010

Ref no	Name of medical scheme	Gross Administrator Expenditure (GAE) (Inl + PMCA)						External audit fees			Trustee remuneration & other considerations						Principal Officer fees			Broker fees, marketing & advertising expenditure													
		2010 R1000	2009 R1000	% growth	AC, N, G CCI 2010	AC, N, G CCI 2009	growth 2010/09	2010 R1000	2009 R1000	% growth	2010 R1000	No. of trustees	Average fee per trustee R1000	2009 R1000	No. of trustees	Average fee per trustee R1000	% growth in average fee	2010 R1000	2009 R1000	% growth	2010 R1000	2009 R1000	% growth	New members** 2010	% New members** growth	AC, N, G CCI 2010	growth 2010/09	2009 R	% growth				
Registered schemes, open																																	
752	Bethel Medical Scheme	192,504	124,189	55.0	8.3	18.9	241.6	498.0	-40.3	667	628	11.3	3,630	22	165	2,318	17	136	21.0	2,380	1,835	28.9	63,015	28,687	119	38,563	89.6	2.9	79.7	60.8	31.1		
753	Bethel Medical Fund	596,546	570,289	4.5	8.5	9.8	183.0	181.1	1.0	5,183	1,444	258.9	2,585	10	259	3,978	9	442	-41.5	1,222	2,619	-53.3	244,717	235,850	3.6	38,452	13.0	3.5	75.1	71.6	4.9		
754	Legat Medical Plan	16,317	16,423	-0.7	13.1	13.4	204.3	197.0	3.7	432	456	-12.8	131	12	11	128	11	12	-6.2	364	655	-44.5	423	624	-32.2	660	10.1	6.3	5.3	7.5	-29.3		
755	Community Medical Aid Scheme (CMARSH)	48,487	53,502	-9.9	11.0	10.8	303.3	238.8	26.5	664	220	215.2	1,566	7	224	1,368	9	132	47.4	984	721	36.5	5,623	8,426	-30.5	1,011	7.9	1.7	43.6	40.9	-18.0		
756	Compansu Medical Aid Scheme	44,815	45,837	-2.3	6.7	10.2	278.5	288.1	-3.3	554	482	20.0	368	9	44	871	8	31	-38.3	887	616	6.7	9,647	9,358	3.1	2,709	20.3	2.1	65.4	58.4	7.1		
757	Disciplinary Medical Scheme	2,737,385	2,352,565	17.8	6.9	11.5	231.9	205.3	-6.2	3,375	2,658	37.0	1,552	10	15	1,300	7	171	3.5	2,858	2,619	10.9	633,651	538,375	17.7	188,563	20.4	3.3	55.7	50.2	7.0		
758	Fiduciary Medical Scheme	207,481	208,977	-0.7	8.8	9.3	213.5	199.2	7.2	182	87	-11.0	3,548	13	213	3,227	13	248	9.9	1,681	1,250	27.8	85,317	84,830	10.0	11,947	13.9	3.3	87.8	91.0	-3.5		
759	Genius Medical Scheme	30,821	19,372	57.6	11.8	12.7	240.4	235.2	2.2	-	268	-100.0	2,277	5	48	1,150	5	38	82.7	1,105	955	16.1	2,689	2,745	-2.1	1,941	14.5	1.3	31.3	31.3	-		
760	Geniush Medical Scheme	26,842	31,133	-13.1	11.8	12.2	228.1	217.7	9.8	871	830	4.8	-	3	-	-	3	-	-	-	-	-	4,838	6,437	-34.4	2,817	20.8	1.8	36.3	48.1	29.5		
761	Geniush Medical Aid Society	3,118	3,425	-9.3	8.3	7.8	83.9	76.9	8.7	232	189	22.2	168	8	21	151	8	26	-25.8	214	236	-9.3	1,180	1,258	-6.2	1,696	49.2	3.1	31.8	28.8	7.4		
762	Geniush Medical Aid Scheme	106,207	112,743	-5.8	10.8	12.7	236.5	289.9	-18.0	986	537	83.5	1,048	10	105	1,600	7	272	-61.4	1,862	892	109.1	26,280	44,988	-41.6	15,929	49.1	2.8	56.3	122.4	-52.4		
763	Legat Medical Plan	16,305	16,188	0.7	14.7	6.9	31.8	48.4	-68.9	451	820	-45.1	178	9	35	127	9	14	148.3	541	1,138	-52.5	3,439	7,233	-54.4	11,373	88.7	5.9	27.8	38.4	-23.8		
764	Legat Medical	122,818	122,047	0.6	7.8	8.1	240.0	223.8	7.5	771	1,252	-38.4	1,820	12	138	1,861	11	189	-19.4	1,160	446	30.381	40,236	-2.2	18,706	4.5	2.5	77.0	73.4	4.9			
765	Legat Medical scheme	188,180	109,973	68.4	9.7	17.3	201.2	348.5	-41.9	133	424	-68.7	8,538	11	412	2,856	7	385	3.1	3,178	1,884	68.7	72,831	49,901	47.1	47,922	104.0	3.8	79.2	82.8	-14.0		
766	Legat Medical	10,000	-100.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
767	Legat Medical	300,350	287,873	12.1	7.9	9.3	205.0	228.3	-8.7	1,348	1,200	12.0	1,077	7	154	1,135	12	95	62.4	3,227	3,133	66.8	65,629	47,884	38.1	28,889	20.5	1.7	45.7	38.2	20.2		
768	Legat Medical Scheme	7,224	6,768	6.7	7.7	7.8	142.1	138.9	2.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
769	Legat Medical Scheme	128,553	142,879	-9.6	6.8	8.8	129.8	148.7	-11.1	1,001	970	2.3	3,794	13	202	3,771	11	282	13.8	1,134	1,303	-13.0	89,751	98,119	-8.5	58,034	79.4	4.8	50.5	115.2	-18.6		
770	Legat Medical	173,388	180,039	-3.7	8.7	9.1	182.8	179.9	1.5	648	617	5.0	1,387	10	110	1,097	10	110	24.0	1,138	1,069	6.5	62,889	62,889	0.0	32,870	40.0	3.3	68.0	68.0	-0.2		
771	National Independent Medical Aid Society (NIMAS)	18,250	20,192	-9.3	6.5	5.3	154.0	104.8	47.6	430	399	7.8	354	8	44	281	8	14	1.6	440	389	10.3	4,656	6,342	-28.0	870	4.8	1.7	28.8	38.4	-8.8		
772	Legat Medical Scheme	77,478	148,081	-47.3	8.8	5.1	208.8	101.8	97.8	600	618	714	24	114	804	6	144	181	-18.1	11,880	48,222	-75.0	21.0	1.3	1.9	28.8	68.9	-68.9	-	-	-		
773	Legat Medical Plan	31,154	28,420	9.6	14.4	14.9	384.7	357.7	7.5	582	528	10.2	208	10	21	158	10	16	30.2	1,124	1,241	-11.5	10,415	8,883	17.0	1,541	21.5	4.8	121.9	97.8	24.9		
774	Legat Medical Scheme	82,660	92,293	-11.3	9.4	10.8	218.8	209.5	-4.4	136	275	-50.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
775	Prithvi Medical Aid Society	7,853	7,437	5.8	23.2	16.3	103.2	113.9	-8.4	487	188	147.3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
776	Prithvi Medical Scheme	-	11,381	-100.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
777	Prithvi Medical Scheme	54,381	10,183	-21.5	14.2	13.8	243.8	184.3	23.4	681	513	27.0	1,152	8	141	1,260	11	256	-52.5	1,408	1,220	15.2	26,822	28,319	-4.6	5,458	16.5	4.3	75.3	83.3	18.9		
778	Prithvi Medical Scheme	32,864	30,447	8.1	11.5	11.3	278.2	254.4	18.8	487	524	-3.4	572	3	140	597	8	148	6.7	1,111	6,380	-12	447	5,819	-6.3	2,265	4.5	2.6	47.5	48.5	3.4		
779	Prithvi Medical Fund	187,882	181,813	3.4	8.4	10.7	214.3	257.8	-3.4	-	572	-100.0	1,097	7	144	824	11	76	39.2	1,738	1,848	-6.4	32,587	28,781	13.2	15,530	21.8	1.8	41.5	38.0	3.5		
780	Prithvi Medical	133,268	141,653	-6.4	10.5	8.2	251.8	198.9	25.9	568	825	-20.4	1,768	5	106	2,174	3	144	23.7	1,823	1,621	12.3	36,751	43,054	-14.4	5,176	10.6	2.3	68.4	64.8	7.4		
781	Prithvi Medical	8,877	4,819	45.1	15.4	16.9	383.8	384.4	-0.2	10	10	-100.0	1,388	4	341	714	3	238	43.4	438	345	26.3	1,209	1,300	-7.6	238	15.3	2.8	65.1	63.7	2.0		
782	Prithvi Medical	-	74,281	-100.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
783	Prithvi Medical	13,913	6,138	55.3	12.4	16.3	172.5	281.5	-34.1	194	177	8.5	284	8	38	231	8	25	3.1	217	185	17.5	1,659	2,112	-21.6	5,588	12.1	3.4	45.3	53.7	-15.5		
784	Prithvi Medical Scheme	30,381	30,388	-0.2	10.4	10.3	223.3	203.8	9.6	405	421	-8.8	639	8	105	878	8	95	8.8	824	874	-8.7	7,978	7,852	1.6	1,784	14.2	2.6	58.2	58.4	11.0		
Total registered open schemes		5,608,302	5,533,356	1.4	9.4	10.3	214.4	218.7	-2.0	23,273	21,984	5.8	35,833	281	190	38,830	271	190	-6.4	38,020	33,410	4.8	1,873,064	1,803,194	4.0	322,015	25.1	2.8	66.1	58.8	27.0		
Registered schemes, restricted																																	
785	ABU Medical Aid Society	15,089	15,190	-0.8	5.8	6.9	171.9	170.4	0.8	333	328	2.3	19	18	1	13	18	1	31.5	-	-	-	-	-	-	-	-	-	-	-	-	-	
786	ABU Medical Scheme	1,488	3,894	-63.1	8.8	3.8	288.9	88.9	178.9	9	304	188.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
787	ABU Medical Aid Society	7,487	7,147	4.8	8.9	9.1	187.9	187.8	0.1	183	171	-6.2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
788	ABU Medical Medical Scheme	4,824	4,825	-0.1	8.7	8.8	211.4	212.5	-0.5	83	87	-7.8	14	8	2	18	8	2	1.6	-	-	-	-	-	-	-	-	-	-	-	-	-	
789	ABU Medical Aid Scheme	8,388	12,747	-34.9	7.2	7.1																											



Annexure Q: Selected non-healthcare expenditure: registered schemes
for the years ended 31 December 2009-2010

Sl. No.	Name of medical scheme	Gross Administration Expenditure (GAE) (Incr + PMSA)						External audit fees			Trustee remuneration & other considerations				Principal Officer fees			Broker fees, marketing & advertising expenditure*																	
		2010 R/000	2009 R/000	% growth	AS, % of GCI 2010	AS, % of GCI 2009	diff/2010 R/000	diff/2009 R/000	% growth	2010 R/000	2009 R/000	% growth	2010 R/000	No. of trustees	Average fee per trustee R/000	2009 R/000	No. of trustees	Average fee per trustee R/000	% growth in average fee	2010 R/000	2009 R/000	% growth	2010 R/000	2009 R/000	% growth	New members** 2010	% New members** growth	AS, % of GCI 2010	diff/2010 R	diff/2009 R	% growth				
1018	Pradhan Group Medical Aid Scheme	3,885	3,391	14.6	8.1	7.7	19.2	128.2	0	152	140	7.9		5		6																			
1019	Shree Pradh Medical Scheme	19,384	17,122	13.2	8.8	11.7	188.3	91.9	-5.8	134	65	194.3	54	11	2	40	18	2	96.3	1,121	1,065	5.2	471	364	30	961	11	8.2	4.4	0	-33.9				
1020	Shree Krishna Employees Medical Welfare Fund	3,835	3,428	8.7	16.3	18.8	112.9	116.6	-2.1	123	112	8.8		6		7																			
1021	Government Employees Medical Scheme (Selfy)	635,646	416,367	52.7	4.7	7.1	119.9	146.1	-25.1	1,562	1,121	36.3	2,769	16	173	2,116	12	116	-1.9	3,370	3,202	5.3	94,798	41,484	128.5	132,848	22.4	0.7	16.9	0	75.1				
1022	Grinika Electronics Medical Aid Scheme	2,368	2,814	-9.9	9.0	10.4	226.0	218.9	6.5	1	168	-69.7		6																					
1023	IBM (S&M) Medical Scheme	5,620	5,899	-7.0	9.3	9.9	218.3	209.4	-7.4	160	176	-8.8		13																					
1024	Impara Medical Plan	689	650	5.2	1.9	1.9	9.8	10.7	-0.4			100.0																							
1025	Industrial Group Medical Scheme	16,719	14,740	8.6	8.5	10.9	288.3	219.7	-5.2	181	210	-32.9		6																					
1026	IT Health Medical Scheme	17,303	62,375	-23.6	6.6	10.9	234.8	274.5	-16.1	444	492	-9.8	1,507	15	128	1,719	18	56	34.5	2,558	1,235	107.9	15,054	11,289	32.9	8,037	32.7	1.7	43.6	0	8.7				
1027	Ititara Medical Scheme	12,441	12,149	2.4	7.1	7.3	188.3	184.1	-2.1	241	247	-6.8		29		168	9	31	24.8	872	600	45.4	47	13	268.6	826	24.8	0.7	0	293.0					
1028	Ititara Medical Scheme	8,481	6,981	21.6	9.4	12.1	48.1	51.4	-12.3	156	149	11.9		7																					
1029	Ititara Medical Scheme	12,389	12,811	-1.9	8.1	9.8	244.3	229.7	-6.0	276	219	26.3		9																					
1030	Ititara Medical Scheme	4,881	4,813	21.9	6.0	7.3	171.6	166.1	-6.7	200	188	7.1		17	13	21	13	2	-23.8	6	6		218												
1031	Ititara Medical Scheme	5,587	5,381	-6.9	9.3	9.8	149.3	128.4	-14.4	124	146	-12.1		7																					
1032	Ititara Medical Scheme	21,110	20,717	2.0	6.4	7.8	188.0	164.4	-13.6	372	274	35.8		38	10	89	12	7	-10.9	1,911	1,618	18.4	659	1,165	39.1	516	5.4	0.1	2.0	0	100.0				
1033	Ititara Medical Scheme	3,985	2,997	33.9	6.4	5.7	183.6	161.3	-13.8	389	364	27.0		13	12	137	8	17	27.3																
1034	Ititara Medical Scheme	11,188	9,833	13.6	7.8	8.8	194.9	168.8	-14.9	246	214	7.0		6	12	1	13	0	29.9																
1035	Ititara Medical Scheme	10,880	10,233	6.3	9.2	8.2	136.6	133.7	-2.0	104	90	9.0		11	18	1	19	16	-48.5				183	155	-12.1	1,121	17.1	0.1	1.9	0					
1036	Ititara Medical Scheme	5,535	3,280	64.4	20.4	29.3	219.2	209.9	-2.9	222	205	8.3		4																					
1037	Ititara Medical Scheme	63,317	76,695	-18.9	6.4	7.4	163.0	123.0	-32.5	432	1,812	-71.4		48	6	678	11	62	-21.4	826	488	61.8	12,033	1,869	565.1	3,964	10.8	1.6	31.0	0	788.7				
1038	Ititara Medical Scheme	12,648	11,680	8.3	7.4	8.0	201.7	201.9	-0.1	159	147	8.0		60	10	6	42	11	4	37.6															
1039	Ititara Medical Scheme	13,130	11,361	16.7	7.5	8.5	163.9	165.3	-0.8	498	413	20.7		15	15	1	10	17	70.1	566	532	6.5	103	165	-37.0	1,863	28.0	0.1	1.3	0	100.0				
1040	Ititara Medical Scheme	43,223	47,748	-9.9	7.7	8.9	143.8	-0.1	347	349	-13.8		27	19	1	6	18	0	304.8	967	500	97.9													
1041	Ititara Medical Scheme	25,887	22,876	13.2	5.4	6.1	133.7	141.2	-5.3	171	158	7.9		61	15	4	108	14	8	-8.5	230	205	14.4												
1042	Ititara Medical Scheme	27,335	27,039	1.1	6.4	6.9	180.4	186.4	-6.0	317	407	-25.9		42	4	481	11	42	-11.9	1,748	1,798	-2.9													
1043	Ititara Medical Scheme	6,480	5,743	12.8	4.3	4.8	236.1	243.3	-3.0	238	222	8.5		5	16	0	39	20	1	76.4	916	525	-17.7												
1044	Ititara Medical Scheme	1,813	1,375	6.1	9.1	9.0	248.9	230.3	-8.1	128	19	587.2		7																					
1045	Ititara Medical Scheme	2,522	2,388	6.1	5.8	5.7	186.1	185.9	-0.1	125	112	11.9		11																					
1046	Ititara Medical Scheme	14,683	13,874	7.9	7.4	8.1	181.9	180.4	-0.8	250	227	16.1		9																					
1047	Ititara Medical Scheme	31,638	26,430	16.1	7.1	9.7	87.9	83.8	-7.1	732	964	-24.1		3	26	0	3	21	0	-19.0	1,600	952	60.0	1,656			1,843	12.1	0.4	4.3	0	-100.0			
1048	Ititara Medical Scheme	77,222	68,903	12.1	10.1	11.8	258.6	284.7	-3.4	966	641	-7.9	1,664	11	194	1,366	10	140	10.3	1,872	1,872	0.0	9,229	9,229	0.0	3,824	19.3	1.2	29.9	0	-3.4				
1049	Ititara Medical Scheme	14,103	13,877	1.8	10.5	11.8	187.8	188.7	-0.5	231	209	10.8		9		4	15	0	-100.0	204	180	13.3													
1050	Ititara Medical Scheme	5,200	4,781	8.8	5.0	5.8	147.2	150.3	-2.1	373	231	61.8		16																					
1051	Ititara Medical Scheme	24,450	26,922	-9.9	5.0	5.8	133.3	130.7	-4.4	187		100.0																							
1052	Ititara Medical Scheme	14,108	12,410	13.1	11.3	12.8	182.4	178.3	-2.8	228	209	8.2		7																					
1053	Ititara Medical Scheme	1,981	1,797	10.1	6.9	8.2	185.9	180.8	-2.8	70	89	-17.9		7																					
1054	Ititara Medical Scheme	19,448	17,344	14.1	7.6	8.8	188.9	174.1	-13.1	218	200	8.9		4	0	8	1	0	8,768.7																
1055	Ititara Medical Scheme	9,385	7,313	27.6	6.7	6.1	171.1	166.8	-3.1	182	137	33.9		28		107	16	17	10.2																
1056	Ititara Medical Scheme	30,480	25,403	20.0	5.4	6.9	61.2	64.7	-5.6	382	329	11.5	618	22	25	484	19	24	15.1	1,030	931	10.0			-12.4	3,096	16.8	0.9	13.9	0	-13.9				
1057	Ititara Medical Scheme	8,001	7,206	9.9	5.3	5.7	162.8	161.8	0.6	243	40	123.3		4																					
1058	Ititara Medical Scheme	45,870	42,522	8.1	4.3	4.9	135.7	137.2	-1.1	377	323	-16.9		187	24	7	101	17	6	9.8															
1059	Ititara Medical Scheme	723	585	23.9	3.8	4.0	71.4	89.2	-13.2	208	199	3.1		13																					
1060	Ititara Medical Scheme	5,830	5,700	2.1	5.9	5.8	179.7	197.2	-11.8	171	140	22.9		6		29	6	0	-8.9																



Annexure Q: Selected non-healthcare expenditure: registered schemes for the years ended 31 December 2009-2010

Notes

Prior year figures have been restated.

PMSA = Personal Medical Savings Account

pampm = per average member per month

GAE = Gross Administration Expenditure

GCI = Gross Contribution Income

Broker fees include all broker service fees and other distribution costs paid.

** New member growth was calculated only on medical schemes who incurred broker fees, marketing and advertising expenditure.

The schemes liquidated in 2009 and 2010. Figures were submitted.

Purehealth Medical Scheme was liquidated with effect from 31 December 2009.

Stocksmed was liquidated with effect from 31 December 2009.

Gen-Health Medical Scheme was liquidated with effect from 12 October 2010. Members were transferred to Medshield Medical Scheme.

The following schemes amalgamated in 2009 and 2010:

MEDCOR amalgamated with Government Employees Medical Scheme (GEMS) on 1 January 2010.

Medicover amalgamated with Liberty Health Medical Scheme on 1 January 2010.

Telemed amalgamated with Bestmed Medical Scheme on 1 January 2010.

Afrisam SA Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 June 2010.

Umed amalgamated with Discovery Health Medical Scheme on 1 August 2010.

Ingwe Health Plan amalgamated with Momentum Health on 1 September 2010.

Oxygen Medical Scheme amalgamated with Medshield Medical Scheme on 1 October 2010.

The amalgamated entities' new membership growth during 2010 includes growth through amalgamations.



Annexure R: Operating results and solvency: registered schemes

for the years ended 31 December 2009-2010

Ref. no.	Name of medical scheme	Members			Beneficiaries			Average members			Average beneficiaries			Net healthcare result						Year-end reserve position			Solvency ratio				
		2010	2009	% growth	2010	2009	% growth	2010	2009	% growth	2010	2009	% growth	2010 R'000	% of GCI	% of net surplus/(deficit)	2009 R'000	% of GCI	% of net surplus/(deficit)	growth	pb 2010 R	pb 2009 R	growth	2010 %	2009 %	growth	
<i>Registered schemes: open</i>																											
1252	Bestmed Medical Scheme	46,313	40,801	62.5	141,155	90,641	55.7	65,857	39,320	67.1	141,759	88,758	59.7	(1,431)	-0.4	-6.0	(31,821)	-3.1	-179.4	76.6	5,066.1	4,968.1	0.8	32.4	43.4	-25.3	
1512	Bonitas Medical Fund	268,359	279,546	-4.0	618,464	650,844	-5.0	271,441	274,327	-1.1	628,542	641,674	-5.0	84,650	1.2	30.5	(451,435)	-7.3	186.3	118.8	4,076.6	3,399.7	19.9	36.5	35.7	22.9	
1034	Cape Medical Plan	6,484	6,800	-4.4	14,461	15,243	-5.1	6,654	6,903	-3.4	14,841	15,378	-3.5	(19,793)	-19.3	-54.2	(14,852)	-12.2	-2,231.3	-33.3	11,185.7	10,372.8	7.8	130.1	129.8	0.2	
1552	Community Medical Aid Scheme (COMMED)	9,963	12,689	-23.2	22,120	30,268	-26.9	11,229	14,076	-20.9	25,356	34,235	-25.9	(13,448)	-13.9	446.2	(37,565)	-10.5	179.0	85.3	3,033.3	2,415.1	24.1	19.7	19.7	-2.5	
1491	Compare Wellness Medical Scheme	13,599	13,353	1.8	29,143	30,587	-4.4	13,319	13,835	-3.7	29,470	31,844	-7.5	1,447	0.4	7.9	(86,751)	-19.3	224.9	101.7	4,031.9	3,992.0	2.0	30.4	27.9	9.0	
1125	Discovery Health Medical Scheme	1,019,419	917,580	11.1	2,244,894	2,041,908	9.9	983,862	893,411	10.1	2,171,742	1,996,864	8.8	(24,889)	-0.1	-4.2	76,849	0.4	12.0	-126.2	3,036.8	2,971.8	7.2	24.7	25.5	-3.1	
1202	Fedhealth Medical Scheme	77,737	86,120	-9.7	183,975	186,446	-12.1	80,996	86,797	-6.7	172,030	189,259	-9.1	(105,352)	4.7	67.1	(119,531)	-5.3	-319.3	188.1	4,502.6	3,117.2	44.4	30.7	25.8	19.0	
1554	Gemess Medical Scheme	7,111	7,194	-1.2	20,283	20,899	-2.9	7,147	7,305	-2.2	20,330	21,263	-5.7	11,765	0.7	0.5	(17,497)	-3.9	42.8	99.7	9,311.0	8,202.8	12.4	108.0	106.9	1.9	
1561	Gen-Health Medical Scheme	12,977	12,977	-100.0	39,440	39,440	-100.0	13,255	11,692	13.4	31,888	28,345	11.8	(112,714)	-45.1	103.7	(55,409)	-22.7	1,315	-102.7	1,763.5	-100.0	-	21.5	100.0	-	
1466	Good Hope Medical Aid Society	3,049	3,437	-11.3	7,137	8,619	-19.2	3,095	3,395	-8.8	7,509	8,769	-14.4	(790)	-2.1	-26.1	(2,351)	-5.9	-206.0	66.4	5,930.0	5,108.8	29.1	125.0	110.2	13.4	
1537	Hosmed Medical Aid Scheme	38,202	32,411	17.9	95,735	91,898	4.2	37,580	30,633	22.7	97,741	91,854	6.4	31,417	3.1	71.3	5,027	0.6	30.3	525.0	1,549.1	1,134.4	36.6	14.8	12.5	18.4	
1627	Hyge Health Plan	13,926	13,926	-100.0	19,198	19,198	-100.0	15,317	19,210	-11.0	18,444	24,841	-25.8	(2,587)	-2.8	190.0	(7,900)	-3.9	89.4	286.2	2,606.0	7,070.0	-100.0	-	120.0	100.0	-
1087	Key-Health	42,144	44,401	-5.1	96,469	102,535	-6.9	42,401	45,178	-6.8	97,899	105,837	-7.4	(89,466)	-14.5	246.2	(104,707)	-4.6	222.0	14.4	1,973.3	2,137.4	-7.7	12.1	14.4	-16.0	
1576	Liberty Medical Scheme	72,186	44,995	60.5	158,656	95,173	66.7	76,680	44,551	72.2	170,008	94,969	79.0	(164,186)	-9.6	170.7	(66,229)	-6.2	222.3	-147.9	3,240.4	2,200.9	47.2	27.0	19.5	38.5	
1549	Medicover	37,768	37,768	-100.0	91,965	91,965	-100.0	44,025	40,000	-10.0	109,630	100,000	-9.0	(55,113)	-5.5	-1,928.4	100.0	-	4,236.1	-100.0	-	-	-	39.1	100.0	-	
1149	Medihelp	123,797	112,678	9.9	246,106	220,240	11.7	120,040	109,671	9.5	237,282	213,386	11.2	(54,478)	-1.5	-179.2	(186,201)	-5.8	245.8	70.7	4,228.8	4,602.9	-8.1	27.4	31.5	-13.0	
1506	Medimed Medical Scheme	4,231	4,236	-0.1	10,981	11,111	-1.2	4,239	4,396	-3.4	11,338	11,544	-4.4	5,242	6.6	47.4	4,000	4.4	32.5	29.9	9,438.8	8,207.4	13.2	110.2	99.6	10.6	
1110	Medshield Medical Scheme	113,364	78,031	55.2	241,805	173,638	50.8	82,641	173,638	12.4	193,536	175,578	10.3	(741.6)	-0.2	-741.6	(13,671.9)	-9.2	61.8	41.8	3,883.3	4,473.8	-13.2	52.5	52.0	10.0	
1167	Momentum Health	68,861	81,465	8.8	181,645	180,357	0.7	79,100	80,303	-1.5	168,060	177,765	-5.5	22,417	1.3	32.2	(11,288)	-3.8	818.6	131.7	2,210.1	1,688.7	33.2	20.2	15.8	27.8	
1166	National Independent Medical Aid Society (NIMAS)	9,374	13,841	-32.2	19,743	29,740	-33.0	9,875	14,534	-32.1	20,971	31,547	-33.5	2186	0.9	32.0	(10,692)	-3.1	702.3	120.4	2,606.0	1,499.7	73.8	18.4	13.0	41.5	
1615	Nigen Medical Scheme	48,697	48,697	-100.0	130,368	130,368	-100.0	42,669	42,669	-100.0	146,028	146,028	-100.0	(4,681)	-0.8	-4,681	100.0	-	443.6	100.0	1,546.9	-100.0	-	118.0	100.0	-	
1544	Pharos Medical Plan	7,118	7,172	-0.8	16,051	16,659	-3.4	7,119	7,381	-3.5	16,194	17,192	-5.0	(10,588)	-5.0	157.9	9.6	2,629	3.0	57.5	-269.0	2,349.0	2,667.5	-11.9	17.5	21.2	-17.5
1454	Pro Sano Medical Scheme	31,067	31,583	-4.2	67,091	70,063	-4.2	31,370	31,237	0.4	68,841	70,842	-3.2	(41,904)	-5.3	-9,629.8	(108,365)	-13.8	222.1	61.3	3,179.2	3,192.0	-0.4	24.4	28.5	-14.4	
1196	Protea Medical Aid Society	5,339	6,197	-13.8	5,818	7,146	-18.8	6,345	5,749	10.4	7,031	6,771	3.8	(8,828)	-26.1	117.7	(11,376)	-23.6	127.7	22.4	300.0	1,279.9	-76.6	5.2	19.0	-72.6	
1610	Reshield Medical Scheme	3,216	3,216	-100.0	6,531	6,531	-100.0	3,305	3,305	-100.0	6,844	6,844	-100.0	(3,081)	-3.8	443.6	100.0	-	443.6	100.0	1,546.9	-100.0	-	7.8	100.0	-	
1575	Resolution Health Medical Scheme	29,814	33,111	-11.0	62,157	74,212	-16.2	29,194	36,152	-19.2	65,282	80,397	-18.8	(6,353)	-1.1	-109.9	(19,753)	-3.2	474.3	67.8	1,679.3	1,328.6	26.4	17.6	16.0	10.0	
1446	Selfmed Medical Scheme	9,385	11,253	-16.6	18,981	23,639	-19.7	9,863	11,698	-15.7	20,234	24,892	-18.7	6,919	2.4	4.5	(14,448)	-5.0	-381.9	147.9	14,382.8	5,314.2	170.0	95.8	43.1	122.3	
1486	Sizwe Medical Fund	66,199	62,034	6.7	183,228	156,422	4.4	65,318	63,107	3.5	161,755	160,314	0.9	(96,442)	-5.4	385.1	(65,191)	-4.1	1,475.7	-47.9	3,529.7	3,851.4	-8.5	32.1	38.3	-16.2	
1141	Spectramed	40,450	49,031	-17.5	85,858	107,213	-19.9	44,111	55,527	-20.6	95,144	124,535	-23.6	(29,779)	-2.3	-5,219.8	(17,898)	-1.7	-423.6	-66.4	2,885.0	2,305.1	25.2	19.5	17.0	14.7	
1404	Summed Health	1,569	1,551	0.1	3,007	3,066	-0.2	1,575	1,571	0.3	3,107	3,163	-1.0	(4,151)	-10.1	490.6	(1,998)	-4.9	-42.8	-107.7	8,302.4	8,417.6	-0.4	61.8	76.2	-11.0	
1147	Telemad	24,844	24,844	-100.0	52,441	52,441	-100.0	25,494	25,494	-100.0	54,198	54,198	-100.0	-	-	-	-	-	55.6	-100.0	-	2,475.0	-	13.5	100.0	-	
1592	Thebemed	8,421	4,382	92.2	20,324	14,733	37.9	6,753	4,453	51.7	17,979	14,845	21.1	(6,483)	-6.0	112.0	231	0.3	16.2	-2,911.8	309.7	820.3	-62.7	5.8	14.3	-59.4	
1422	Topmed Medical Scheme	11,226	12,567	-11.1	23,878	26,847	-11.1	11,381	12,504	-9.7	24,303	26,717	-9.0	(20,067)	-7.4	245.3	(34,316)	-5.8	345.3	-16.4	4,201.5	4,087.5	2.8	34.1	37.0	-7.8	
Sub-total: registered open schemes		2,127,223	2,144,369	1.3	4,799,915	4,815,334	-0.3	2,180,739	2,137,301	2.0	4,837,710	4,830,640	0.1	(503,090)	-0.8	-39.0	(1,664,512)	-3.1	-587.9	69.8	3,425.1	3,098.1	10.6	27.4	27.4	-	
<i>Registered schemes: restricted</i>																											
1005	AEDI Medical Aid Society	7,305	7,323	-0.2	15,323	15,431	-0.7	7,338	7,383	-0.6	15,423	15,661	-1.5	151	0.1	0.8	(13,560)	-5.8	-2,144.8	101.1	11,622.3	10,234.1	13.3	68.8	67.7	1.8	
1487	Amssam SA Medical Scheme	-	1,149	-100.0	2,448	2,448	-100.0	1,209	1,209	-12.9	2,408	2,612	-15.5	533	3.9	42.2	(5,019)	-12.9	181.3	110.6	7,342.3	-100.0	-	44.2	100.0	-	
1567	Alrox Medical Aid Society	3,295	3,276	0.4	7,593	7,558	0.5	3,309	3,436	-3.7	7,614	7,938	-4.1	(14,553)	-17.4	315.5	(5,557)	-6.8	-22.7	-161.9	14,520.0	15,199.4	-4.5	131.6	141.1	-6.7	
1465	Alliance Midmed Medical Scheme	1,895	1,866	1.4	4,923	4,818	2.2	1,902	1,892	0.5	4,925	4,883	0.9	(13,168)	-27.7	143.4	(3,265)	-6.0	-158.4	-303.4	7,743.1	9,966.0	-22.3	68.5	87.6	-6.8	
1534	Aitron Medical Aid Scheme	4,236	4,236	-100.0	8,766	9,444	-7.2	4,025	4,487	-10.3	8,950	10,039	-10.8	(14,112)	-13.5	148.4	(18,544)	-14.0	127.3	23.9	2,912.1	3,710.0	-21.9	19.5	26.5	-25.4	
1012	Angio Medical Scheme	11,640	11,746	-0.7	25																						



Annexure R: Operating results and solvency: registered schemes for the years ended 31 December 2009-2010

Ref. no.	Name of medical scheme	Members			Beneficiaries			Average members			Average beneficiaries			Net healthcare result						Year-end reserve position			Solvency ratio					
		2010	2009	% growth	2010	2009	% growth	2010	2009	% growth	2010	2009	% growth	2010 R000	% of GCI	% of net surplus/(deficit)	2009 R000	% of GCI	% of net surplus/(deficit)	% growth	pb 2010 R	pb 2009 R	% growth	2010 %	2009 %	% growth		
1578	Foschini Group Medical Aid Scheme	2.773	5.764	2.632	5.4	5.764	5.448	5.4	2.740	2.517	8.9	5.680	5.179	9.7	12.331	-3.7	1.106.7	(7.688)	-15.3	14.20	69.7	5,556.4	5,897.7	-5.8	50.3	64.2	-21.7	
1588	Gold Fields Medical Scheme	8.662	8.856	-2.2	19,265	19,228	-2.8	8,951	8,416	6.4	20,019	18,840	6.7	11,004	-0.5	-2.21	(11,261)	-6.8	1,126.2	91.1	6,332.3	5,923.3	6.9	60.6	71.1	-14.8		
1598	Golden Arrow Employees Medical Benefit Fund	2.663	2.733	-2.4	6,361	6,501	-2.2	2,884	2,740	-2.0	6,410	6,423	-3.2	(18,829)	-84.2	-9,292.2	(11,168.6)	-13.1	3,100.3	2,999.4	3.4	88.2	99.3	-11.6				
1598	Government Employees Medical Scheme (GEMS)	520,477	409,804	27.0	1,458,437	1,147,897	27.1	477,736	357,596	33.4	1,335,772	991,876	34.7	(204,277)	-1.6	169.6	180,868	2.0	68.7	-212.9	647.0	859.2	-24.7	7.1	11.1	-36.0		
1523	Grimtek Electronics Medical Aid Scheme	1.107	1.140	-2.9	2,933	2,817	-3.7	1,124	1,130	-0.5	2,752	2,787	-1.3	(1,837)	-5.6	-2,149.2	(6,756)	-20.1	188.5	67.7	9,647.3	9,279.7	4.2	79.5	91.3	-12.9		
1111	IBM (SA) Medical Scheme	2.095	2.243	-6.4	4,667	5,086	-8.2	2,166	2,239	-3.3	4,863	5,106	-4.8	6,922	14.0	82.1	(6,564)	-8.0	155.4	251.7	5,106.1	3,028.4	68.6	39.4	27.0	45.9		
1591	Impala Medical Plan	8.525	7.526	13.3	18,008	16,034	12.3	8,348	7,707	6.0	17,514	16,513	6.7	3,851	6.0	99.2	4,355	8.2	98.4	-14.2	1,018.1	912.8	11.4	79.7	28.3	5.7		
1559	Imperial Group Medical Scheme	6.455	6.118	5.5	15,108	14,526	4.0	6,289	5,962	5.5	14,794	14,228	4.0	4,362	2.4	82.7	(9,302)	-5.9	-601.7	14.9	11,829.7	11,237.5	5.3	97.1	103.7	-6.4		
1145	LA-Health Medical Scheme	30,260	24,605	23.0	67,516	52,862	27.7	28,642	23,472	22.1	63,514	50,054	26.9	26.9	1.4	28.8	(7,412)	-1.0	-38.0	243.2	4,073.7	4,502.3	-9.5	30.6	33.5	-8.7		
1197	Libcare Medical Scheme	5.449	5.702	-4.4	12,268	12,830	-4.4	5,508	5,633	-2.2	12,461	12,788	-2.5	75	0.1	0.6	(4,944)	-2.9	-61.6	110.5	11,720.0	10,241.6	14.4	81.6	77.1	5.8		
1599	Lorim Medical Scheme	13,005	13,840	-6.3	17,248	16,792	-6.8	15,420	13,710	12.9	16,584	14,338	14.5	(3,101)	-9.8	-85.5	1.0	17.3	-63.3	1,009.8	908.1	11.2	19.3	19.0	-1.6			
1547	Malcor Medical Scheme	4.817	4.599	4.7	11,217	10,512	6.7	4,778	4,449	6.9	11,031	10,181	8.5	(22,744)	-15.1	-5,518.4	(19,682)	-15.3	-357.9	115.8	3,409.8	3,599.2	-5.3	25.1	29.5	-14.9		
1495	Massmart Medical Plan	2.431	2.189	11.1	5,367	4,797	11.9	2,391	2,140	10.8	5,197	4,655	11.6	1,792	2.9	28.0	(3,557)	-5.3	-181.8	149.8	10,376.0	9,989.4	3.9	68.3	71.8	-4.9		
1039	MBMed Medical Aid Fund	3.221	3.303	-2.5	8,472	8,746	-3.1	3,227	3,466	-6.9	8,519	9,139	-6.8	6,080	6.4	62.8	(11,989)	-13.8	354.3	150.7	7,843.1	6,506.4	20.9	69.9	65.5	6.7		
1588	Medibond Medical Scheme	10,629	10,702	-0.7	22,813	23,131	-1.4	10,425	10,733	-3.0	22,820	23,239	-1.8	1,608	-0.8	18.8	(8,946)	-18.8	1,000	1,597.2	(10,460)	(10,460)	0.0	16.9	16.9	0.0		
1548	Medipos Medical Scheme	10,619	10,702	-0.2	22,813	23,131	-1.4	10,425	10,733	-3.0	22,820	23,239	-1.8	1,608	-0.8	18.8	(8,946)	-18.8	1,000	1,597.2	(10,460)	(10,460)	0.0	16.9	16.9	0.0		
1595	Metrocare	1,242	1,484	-16.3	2,938	3,584	-18.0	1,364	1,352	-1.2	3,284	3,378	-1.3	8,895	-18.9	-18.9	(6,202)	-11.8	-242.6	-43.4	30,717.3	25,976.3	18.3	192.2	176.8	8.7		
1105	Metropolitan Medical Scheme	6.306	5.734	10.0	14,762	13,704	7.7	6,023	5,580	7.9	14,214	13,442	5.7	(9,941)	-7.8	-53.0	(9,941)	-7.8	-540.6	18.4	6,987.5	6,408.9	9.0	71.8	69.2	3.8		
1569	Minermed Medical Scheme	8.764	6.598	2.5	14,552	14,595	-0.3	6,890	6,730	2.4	15,014	14,959	0.4	13,028	-6.3	102.8	(7,492)	-4.3	-102.8	271.9	3,368.3	1,372.4	68.2	16.1	11.5	40.0		
1566	Moremed Medical Scheme	13,701	13,801	-0.7	24,461	24,444	-0.1	13,549	14,008	-2.9	23,968	24,314	-4.9	(2,899)	-19.8	-18.9	(2,899)	-19.8	182.1	1.3	2,882.5	3,228.5	-11.9	44.0	65.4	-32.7		
1600	Motohealth Care	31,158	39,116	-20.3	70,419	90,896	-22.5	32,368	42,907	-24.4	74,037	99,783	-25.8	10,377	-1.6	24.2	(7,320)	-0.9	-47.6	243.8	5,240.0	3,639.2	44.0	49.0	38.5	27.3		
1154	Nampak SA Medical Scheme	5.199	5.250	-1.0	12,259	12,504	-2.0	5,226	5,220	0.1	12,588	12,451	-1.1	(18,650)	-11.9	-7,443.2	(12,139)	-7.7	-148.4	-53.6	7,454.6	8,187.9	-9.0	53.8	64.7	-16.8		
1241	Naspers Medical Fund	7.209	6.444	11.9	13,874	12,795	8.4	6,687	6,630	0.9	13,009	13,187	-1.3	(11,136)	-0.8	-110.0	(27,549)	-17.9	223.9	95.9	7,914.3	6,796.7	18.0	97.8	51.5	12.2		
1449	Nedgroup Medical Aid Scheme	25,388	24,963	1.7	48,157	48,895	0.4	25,000	25,041	-0.1	48,874	48,752	-0.1	(49,350)	-9.4	-132.1	0.3	4,731.9	4,703.1	0.6	41.8	45.1	-7.6					
1584	Necare Medical Scheme	14,658	15,780	-4.3	38,660	36,709	5.3	16,129	15,279	5.4	37,795	35,414	6.7	(35,832)	-8.8	481.7	1,430	0.4	6.0	-2,298.9	5,050.2	6,245.1	-19.1	41.0	54.0	-24.1		
1414	Old Mutual Staff Medical Aid Fund	14,188	14,422	-1.6	14,198	14,564	-3.5	14,198	14,564	-3.5	29,324	30,632	-4.3	(3,284)	-1.1	-4.4	(18,716)	-6.1	4,317.7	82.3	6,554.0	6,248.0	10.1	40.6	41.0	-1.0		
1441	Parmed Medical Aid Scheme	2.279	2.304	-1.1	5,415	5,519	-3.4	2,287	2,220	3.0	5,449	5,433	0.7	7,327	4.9	48.2	8,491	6.3	52.1	-1.3	19,156.3	15,556.1	21.6	69.4	85.7	5.6		
1515	PG Bison Medical Aid Society	3.95	3.95	-2.9	1,256	1,368	-8.2	607	658	-7.5	1,318	1,474	-7.2	(1,916)	-9.6	-148.6	1.0	1.0	-1,283.8	21,779.5	20,089.2	8.4	139.2	136.2	0.7			
1186	PG Group Medical Scheme	4.127	4.297	-4.6	12,394	12,641	-4.8	1,264	1,264	0.0	12,584	12,914	-1.1	(3,366)	-5.2	12.1	6.7	-798.8	17,000.7	18,356.2	-3.8	113.1	110.2	2.6				
1563	Pick & Pay Medical Scheme	7.529	7.695	-2.2	16,148	16,324	-0.8	7,545	7,618	-1.0	16,144	16,048	0.6	1,378	0.9	2.1	7,848	4.4	48.8	-82.1	13,068.6	8,941.4	46.4	107.1	81.1	32.1		
1583	Platinum Health	33,005	31,798	3.8	57,200	55,247	3.6	32,363	31,479	2.8	56,074	54,800	2.3	3,588	0.8	17.1	(68,248)	-21.0	249.8	105.3	2,098.9	1,882.7	11.5	29.1	32.0	-15.1		
1174	Profime	24,488	24,344	3.8	62,747	61,994	1.5	25,181	24,312	2.4	62,544	61,861	1.3	26,341	3.5	44.2	(5,831)	-5.1	2,456.9	1,764.4	5,707.4	4,831.8	19.9	47.2	45.1	4.7		
1516	Quantum Medical Aid Society	7,076	6,948	1.8	14,709	14,510	1.4	7,004	6,968	0.5	14,619	14,578	0.3	(6,098)	-5.4	-29.4	(11,145)	-8.0	11,722.9	45.3	11,026.1	9,729.3	13.1	120.7	114.6	5.3		
1201	Rand Water Medical Scheme	2.966	2.900	2.3	7,200	7,411	7,411	7,411	7,411	7,411	7,411	7,411	7,411	7,411	7,411	7,411	7,411	7,411	7,411	7,411	7,411	7,411	7,411	7,411	7,411	7,411	7,411	7,411
1430	Remedi Medical Aid Scheme	16,116	15,848	4.1	37,382	35,720	4.7	15,905	15,183	4.8	36,838	35,023	5.2	15,075	10.6	77.8	4,711	1.0	22.4	984.2	7,687.1	6,205.5	23.9	56.1	49.2	14.0		
1175	Retail Medical Scheme	7,935	6,951	8.4	14,726	13,720	7.3	7,238	6,668	6.5	13,720	12,444	7.7	(8,157)	-3.7	-92.0	4,126	3.7	32.4	-187.1	8,111.8	8,333.2	-3.6	91.7	96.5	-6.9		
1013	Rhodes University Medical Scheme	1,028	1,004	2.4	2,223	2,164	2.7	1,018	991	2.7	2,156	2,125	2.9	450	1.7	3.7	537.5	10,646.9	9,968.2	6.8	86.1	93.1	-7.6					
1209	SA Breweries Medical Aid Society	9,765	9,435	3.5	22,246	21,514	3.4	9,614	9,307	3.3	21,927	21,352	2.7	(424)	-1.0	-1.0	(1,630)	-0.7	-8.1	85.1	9,852.0	9,219.2	6.9	85.8	87.5	-1.9		
1424	SABC Medical Aid Scheme	4,458	4,604	-3.2	9,744	10,058	-3.1	4,523	4,444	-2.4	9,852	10,362	-2.1	(2,218)	-1.6	-33.3	(7,088)	-4.7	-3,275.3	68.7	8,594.1	7,664.1	12.1	51.1	50.8	0.5		
1038	SAMWMed	30,888	30,271	2.0	73,830	73,084	1.0	30,542	29,963	1.9	73,193	72,991	0.3	82,837	14.6	77.3	57,482	11.8	68.9	44.1	5,402.2	3,990.6	35.4	70.5	59.8	17.9		
1227	Sappo Medical Aid Scheme	4,131	4,086	0.9																								



Annexure R: Operating results and solvency: registered schemes for the years ended 31 December 2009-2010

Notes

Prior year figures have been restated.

GCI = Gross Contribution Income

pb = per beneficiary

The schemes liquidated in 2009 and 2010. Figures were submitted.

Purehealth Medical Scheme was liquidated with effect from 31 December 2009.

Stocksmed was liquidated with effect from 31 December 2009.

Gen-Health Medical Scheme was liquidated with effect from 12 October 2010. Members were transferred to Medshield Medical Scheme.

The following schemes amalgamated in 2009 and 2010:

MEDCOR amalgamated with Government Employees Medical Scheme (GEMS) on 1 January 2010.

Medicover amalgamated with Liberty Health Medical Scheme on 1 January 2010.

Telemed amalgamated with Bestmed Medical Scheme on 1 January 2010.

Afrisam SA Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 June 2010.

Umed amalgamated with Discovery Health Medical Scheme on 1 August 2010.

Ingwe Health Plan amalgamated with Momentum Health on 1 September 2010.

Oxygen Medical Scheme amalgamated with Medshield Medical Scheme on 1 October 2010.



Annexure S: Demographic profile: registered schemes for the years ended 31 December 2009-2010

Ref. no.	Name of medical scheme	Average no. of beneficiaries			Average age per beneficiary			Pensioner ratio			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Net healthcare result			Solvency ratio			
		2010	2009	% growth	2010 Years	2009 Years	% growth	2010 %	2009 %	% growth	2010 As % of RCI	2009 As % of RCI	% growth	2010 R'000	2009 R'000	% growth	2010 %	2009 %	% growth	
<i>Registered schemes: open</i>																				
1252	Bestmed Medical Scheme	141,759	88,758	59.7	37.2	33.7	10.4	11.9	7.9	50.6	85.5	83.9	1.9	(7,431)	(31,821)	76.4	32.4	43.4	-25.3	
1512	Bonitas Medical Fund	628,542	641,674	-2.0	30.9	30.6	4.0	4.7	4.2	11.9	84.8	92.8	-8.4	84,650	(451,435)	118.8	36.5	35.7	2.2	
1034	Cape Medical Plan	14,841	15,378	-3.5	35.7	34.1	1.7	11.0	9.7	13.4	103.1	98.3	4.9	(19,793)	(14,852)	-33.3	130.1	129.8	0.2	
1552	Community Medical Aid Scheme (COMMED)	25,385	34,235	-25.9	37.3	35.5	5.1	11.4	9.4	21.3	88.6	91.9	-3.4	(13,648)	(39,566)	65.5	19.2	19.7	-2.5	
1491	Compare Wellness Medical Scheme	29,470	31,844	-7.5	38.5	37.3	3.2	12.5	11.5	8.7	83.6	104.4	-19.9	1,467	(86,751)	101.7	30.4	27.9	9.0	
1125	Discovery Health Medical Scheme	2,171,742	1,996,866	8.8	31.6	31.6	-	6.1	5.9	3.4	81.1	80.1	1.2	(26,889)	94,849	-126.2	24.7	25.5	-3.1	
1202	Fedhealth Medical Scheme	172,030	189,259	-9.1	35.9	35.5	1.1	8.6	8.1	6.2	81.2	90.2	-10.0	105,352	(119,631)	188.1	30.7	25.8	19.0	
1554	Genesis Medical Scheme	20,530	21,263	-3.4	31.0	30.5	1.6	5.3	4.8	10.4	85.3	77.1	10.4	84	11,765	-99.3	108.2	108.2	-	
1561	Gen-Health Medical Scheme	21,488	28,345	-11.8	36.1	36.1	-100.0	7.5	7.5	-100.0	128.4	106.4	20.6	(112,714)	(55,499)	-102.7	21.5	21.5	-100.0	
1466	Good Hope Medical Aid Society	7,509	8,769	-14.4	29.3	30.0	-2.3	14.4	14.4	90.6	92.5	-2.1	(1,790)	(2,351)	66.4	125.0	110.2	13.4		
1537	Hosmed Medical Aid Scheme	97,741	91,854	6.4	30.5	29.2	4.5	2.2	2.0	10.0	82.1	81.0	1.4	31,417	5,027	525.0	14.8	12.5	18.4	
1577	Inqwe Health Plan	18,484	24,841	-25.6	30.0	30.0	-	2.1	2.1	-100.0	74.8	79.2	-5.6	2,587	(1,900)	236.2	-	12.0	-100.0	
1087	Keyhealth	97,898	105,817	-7.5	40.2	40.1	0.2	15.6	15.0	4.0	93.5	93.5	-	(89,660)	(104,707)	14.4	12.1	14.4	-16.0	
1576	Liberty Medical Scheme	170,008	94,969	79.0	34.5	36.8	-6.2	8.8	10.8	-18.5	91.5	90.4	1.2	(164,186)	(66,229)	-147.9	27.0	19.5	38.5	
1549	Medicover	-	109,430	-100.0	-	30.1	-100.0	-	4.6	-100.0	-	90.0	-100.0	-	(55,113)	100.0	-	39.1	-100.0	
1149	Medihelp	237,282	213,386	11.2	39.9	42.7	-6.6	19.0	22.5	11.2	90.6	94.6	-4.2	(54,478)	(186,201)	70.7	27.4	31.5	-13.0	
1506	Medimed Medical Scheme	11,038	11,544	-4.4	28.7	28.7	-	3.6	3.4	5.9	82.5	86.3	-4.4	5,242	4,040	29.8	110.2	99.6	10.6	
1140	Medshield Medical Scheme	193,636	175,578	10.3	34.6	30.9	12.0	8.6	3.4	152.9	90.5	92.1	-1.7	(80,090)	(137,619)	41.8	52.5	52.0	1.0	
1167	Momentum Health	168,060	177,765	-5.5	33.4	33.2	0.6	8.0	7.6	5.3	82.1	86.5	-5.1	22,617	(71,288)	131.7	20.2	15.8	27.8	
1166	National Independent Medical Aid Society (NIMAS)	20,971	31,547	-33.5	40.6	38.0	6.8	15.7	12.9	21.7	88.8	91.0	-2.4	2,186	(10,692)	120.4	18.4	13.0	41.5	
1516	Naygen Medical Scheme	98,924	146,026	-32.3	37.2	37.2	-100.0	8.2	14.4	-100.0	83.2	91.0	-8.8	23,681	(119,316)	122.9	11.2	11.2	-100.0	
1544	Nicas Medical Plan	16,196	17,192	-5.8	36.6	37.0	-1.1	11.8	11.8	9.9	28.3	28.3	0.0	78.8	8.9	(10,588)	6,247	-249.3	17.5	21.2
1454	Pro Sano Medical Scheme	68,541	70,842	-3.2	38.4	37.8	1.6	12.7	11.9	6.7	90.6	101.5	-10.7	(41,904)	(108,355)	61.3	24.4	28.5	-14.4	
1196	Protea Medical Aid Society	7,031	6,771	3.8	29.5	32.1	-8.1	8.3	11.2	-25.9	97.2	103.4	-6.0	(8,828)	(11,376)	22.4	5.2	19.0	-72.6	
1170	Purehealth Medical Scheme	-	6,844	-100.0	-	44.0	-100.0	-	22.6	-100.0	-	91.1	-100.0	-	(13,051)	100.0	-	7.4	-100.0	
1575	Resolution Health Medical Scheme	65,282	80,397	-18.8	31.4	30.0	4.7	3.8	2.3	65.2	80.3	77.1	4.2	(6,359)	(19,753)	67.8	17.6	16.0	10.0	
1466	Selfmed Medical Scheme	20,234	24,892	-3.9	21.2	18.7	13.4	43.1	41.5	3.9	83.9	90.1	-6.9	6,919	(14,448)	147.9	95.8	43.1	122.3	
1486	Sizwe Medical Fund	161,753	160,316	0.9	32.3	31.1	3.9	6.8	5.5	23.6	92.1	90.0	2.3	(96,442)	(65,191)	-47.9	32.1	38.3	-16.2	
1141	Spectramed	95,146	124,535	-23.6	35.1	33.1	6.0	8.1	6.1	32.8	87.8	88.2	-0.5	(29,779)	(17,898)	-66.4	19.5	17.0	14.7	
1464	Suremed Health	3,707	3,743	-1.0	33.3	32.8	1.5	6.1	5.6	8.9	87.8	87.2	0.7	(4,151)	(1,998)	-107.7	67.8	76.2	-11.0	
1147	Telemed	-	54,198	-100.0	-	39.4	-100.0	-	15.4	-100.0	-	86.8	-100.0	-	25,718	-100.0	-	13.5	-100.0	
1592	Thebemed	17,979	14,845	21.1	26.9	25.2	6.7	0.2	0.2	-	85.6	81.4	5.2	(6,483)	231	-2,911.8	5.8	14.3	-59.4	
1422	Topmed Medical Scheme	24,303	26,717	-9.0	38.2	36.6	4.4	13.9	12.1	14.9	91.1	89.0	2.4	(20,067)	(17,245)	-16.4	34.1	37.0	-7.8	
<i>Sub-total: registered open schemes</i>		4,837,710	4,830,640	0.1	33.1	32.9	0.6	7.5	7.3	2.7	84.7	86.6	-2.2	(503,090)	(1,664,512)	69.8	27.4	27.4	-	
<i>Registered schemes: restricted</i>																				
1005	AECI Medical Aid Society	15,423	15,661	-1.5	40.7	41.6	-2.2	22.0	22.7	-3.1	91.6	96.7	-5.3	151	(13,560)	101.1	68.6	67.7	1.3	
1487	Alrisam SA Medical Scheme	2,208	2,212	-15.5	-	42.7	-100.0	-	21.9	-100.0	83.1	100.8	-17.6	533	(5,015)	110.6	-	46.2	-100.0	
1567	Afrox Medical Aid Society	7,614	7,938	-4.1	31.5	31.4	0.3	7.6	7.3	4.1	106.9	96.6	10.7	(14,553)	(6,557)	-161.9	131.6	141.1	-6.7	
1465	Alliance Midmed Medical Scheme	4,925	4,883	0.9	27.7	27.4	1.1	3.4	3.0	13.3	114.8	94.8	21.1	(13,140)	(3,265)	-303.4	68.5	87.6	-21.8	
1534	Altron Medical Aid Scheme	8,950	10,039	-10.8	36.7	36.2	0.5	12.9	12.5	3.2	103.3	104.0	-0.7	(14,112)	(18,544)	23.9	19.5	26.5	-26.4	
1012	Anglo Medical Scheme	26,813	27,242	-1.6	38.6	38.3	0.8	18.1	17.7	2.3	106.4	101.6	4.7	(55,295)	(35,701)	-54.9	460.2	458.5	-0.4	
1571	Anglovaal Group Medical Scheme	8,770	8,804	-0.4	39.1	39.2	-0.3	18.8	18.9	-0.5	93.1	92.8	0.3	(7,463)	(7,043)	-6.0	81.8	85.1	-3.9	
1279	Bankmed	201,250	200,012	0.6	30.0	30.0	-	6.4	6.2	3.2	87.2	90.6	-3.8	40,943	(56,068)	173.0	51.2	51.1	0.2	
1507	Barloworld Medical Scheme	12,479	12,696	-1.7	54.9	54.6	-2.9	17.6	17.6	5.4	91.6	96.1	-4.7	2,043	(8,061)	125.3	59.8	54.9	8.9	
1526	BMW Employees Medical Aid Society	5,977	6,211	-3.8	29.3	29.7	-1.3	1.7	1.7	-	95.2	105.1	-9.4	(2,294)	(8,620)	73.4	79.7	79.4	0.4	
1237	BP Medical Aid Society	5,222	5,482	-4.7	40.5	39.9	1.5	21.1	20.7	4.5	111.0	119.1	-6.8	(13,318)	(17,075)	22.0	87.2	87.7	-0.6	
1590	Building & Construction Industry Medical Aid Fund	12,279	12,423	-1.2	30.7	30.6	0.3	3.1	3.3	-6.1	79.7	84.6	-5.8	3,657	488	649.7	72.0	67.1	7.3	
1593	Built Environment Professional Associations Medical Scheme (BEPS)	4,510	4,785	-3.7	34.0	33.0	3.0	4.0	4.0	14.0	82.7	82.5	0.2	3,569	3,396	5.1	15.9	10.1	57.0	
1043	Chartered Accountants (SA) Medical Aid Fund (CMAAF)	41,436	40,913	1.3	29.0	28.8	0.7	5.0	4.8	4.2	83.5	86.9	-3.9	14,499	(7,716)	290.5	40.0	39.4	1.5	
1521	Clicks Group Medical Scheme	1,177	1,705	-31.0	33.7	32.0	5.3	4.4	3.7	18.9	92.1	85.5	6.5	(7,61)	(284)	-167.5	83.0	64.3	29.1	
1068	De Beers Benefit Society	15,257	16,901	-9.7	41.3	38.4	7.4	16.6	16.0	23.0	95.8	101.0	-5.1	(5,841)	(20,249)	71.2	139.4	129.1	8.0	
1484	Edcon Medical Aid Scheme	7,314	7,391	-1.0	31.5	31.3	0.6	8.4	8.2	2.4	78.2	89.6	-12.7	4,391	(4,332)	201.3	36.2	31.1	16.4	
1572	Engen Medical Benefit Fund	8,271	8,169	1.2	36.1	35.8	0.8	13.1	12.8	2.3	90.5	93.5	-3.2	1,626	(1,870)	186.9	54.0	55.0	-1.8	
1585	Eythumed Medical Scheme	5,009	7,008	-28.5	31.3	32.9	-4.9	0.6	0.6	-	84.4	100.6	-15.9	(1,808)	(7,404)	75.6	83.4	65.6	27.1	
1271	Fishing Industry Medical Scheme (Fishmed)	2,117	2,214	-4.4	25.5	25.2	1.2	0.3	0.3	-	86.0	79.7	4.1	(367)	(276)	-32.8	142.5	154.8	-7.9	
1086	Food Workers Medical Benefit Fund	20,105	19,030	5.6	30.2	30.4	-0.7	0.2	0.3	-33.3	59.1	58.0	1.9	3,353	3,348	0.1	367.3	353.1	4.0	



Annexure S: Demographic profile: registered schemes for the years ended 31 December 2009-2010

Ref. no.	Name of medical scheme	Average no. of beneficiaries			Average age per beneficiary			Pensioner ratio			Net relevant healthcare expenditure incurred (incl. managed healthcare claims)			Net healthcare result			Solvency ratio			
		2010	2009	% growth	2010 Years	2009 Years	% growth	2010 %	2009 %	% growth	2010 As % of RCI	2009 As % of RCI	% growth	2010 R'000	2009 R'000	% growth	2010 %	2009 %	% growth	
1578	Foschini Group Medical Aid Scheme	5,680	5,179	9.7	30.3	29.9	1.3	5.6	5.4	3.7	94.6	105.3	-10.2	(2,331)	(7,688)	69.7	50.3	64.2	-21.7	
1568	Gold Fields Medical Scheme	20,019	18,840	6.3	29.3	29.4	-0.3	1.3	1.4	-7.1	87.9	93.4	-5.9	(1,004)	(11,261)	91.1	60.6	71.1	-14.8	
1270	Golden Arrow Employees Medical Benefit Fund	6,410	6,623	-3.2	32.3	32.4	-0.3	6.3	6.3	-	161.6	161.1	0.3	(18,829)	(16,658)	-13.0	88.2	99.8	-11.6	
1598	Government Employees Medical Scheme (GEMS)	1,335,772	991,872	34.7	26.9	26.3	2.3	26.9	26.2	18.2	94.6	91.1	3.8	(204,277)	(180,868)	-212.9	7.1	11.1	-36.0	
1523	Grintek Electronics Medical Aid Scheme	2,752	2,787	-1.3	31.3	30.7	2.0	2.9	2.7	7.4	94.0	107.7	-12.7	(1,857)	(5,756)	6.7	79.5	91.3	-12.9	
1111	IBM (SA) Medical Scheme	4,863	5,106	-4.8	36.4	35.0	4.0	10.9	8.8	23.9	71.8	94.9	-24.3	6,922	(4,564)	251.7	39.4	27.0	45.9	
1591	Impala Medical Plan	17,614	16,513	6.7	29.0	30.4	-4.6	1.9	2.1	-9.5	92.4	90.5	2.1	3,651	4,255	-14.2	29.9	28.3	5.7	
1559	Imperial Group Medical Scheme	14,794	14,226	4.0	28.9	28.8	0.3	2.5	2.3	8.7	87.6	94.6	-7.4	4,362	(9,302)	146.9	97.1	103.7	-6.4	
1145	LA-Health Medical Scheme	63,514	50,054	26.9	34.4	37.4	-8.0	30.0	37.4	16.8	-21.8	83.7	86.1	-2.8	10,614	(7,412)	243.2	30.6	33.5	-8.7
1197	Libcare Medical Scheme	12,641	12,739	-2.5	30.0	29.5	1.7	5.5	5.1	-7.4	97.8	91.0	-3.5	75	(4,944)	101.5	81.6	77.1	5.8	
1599	Lonmin Medical Scheme	16,684	15	14.8	36.0	35.7	0.8	-	-	-	85.7	80.2	6.9	(3,410)	6,78	-603.3	19.3	19.0	1.6	
1547	Malcor Medical Scheme	11,031	10,181	8.3	32.8	34.1	-3.8	7.3	8.2	-11.0	105.1	103.2	1.8	(22,744)	(19,682)	-15.6	25.1	29.5	-14.9	
1495	Massmart Health Plan	5,197	4,655	11.6	29.6	30.7	-3.6	1.9	2.2	-13.6	86.0	95.9	-10.3	1,772	(3,557)	149.8	68.3	71.8	-4.9	
1039	MBMed Medical Aid Fund	8,519	9,139	-6.8	29.4	29.9	-1.7	4.3	4.6	-6.5	85.7	104.5	-18.0	6,080	(11,989)	150.7	69.9	65.5	6.7	
1588	MEDCOR	-	54,138	-100.0	-	34.3	-100.0	-	7.2	-100.0	-	102.0	-100.0	-	(84,496)	100.0	-	10.9	-100.0	
1548	Medipos Medical Scheme	22,820	23,239	-1.8	35.9	35.5	1.1	14.4	13.9	3.6	85.8	97.3	-11.8	19,898	(21,610)	192.1	94.4	91.8	2.8	
1535	Metrocare	3,254	3,775	-13.8	36.9	36.9	-	8.3	7.8	6.4	110.3	104.0	6.1	(8,895)	(6,202)	-43.4	192.2	176.8	8.7	
1105	Metropolitan Medical Scheme	14,214	13,442	5.7	27.2	27.5	-1.1	4.1	4.2	-2.4	95.7	98.0	-2.3	(8,115)	(9,941)	18.4	71.8	69.2	3.8	
1569	Minemed Medical Scheme	15,014	14,959	0.4	36.6	36.6	-	9.0	8.8	2.3	86.6	96.5	-10.3	13,028	(7,492)	273.9	16.1	11.5	40.0	
1566	Moredmed Medical Scheme	2,390	2,514	-4.9	25.7	25.6	0.4	2.3	2.3	-	91.0	92.0	-1.1	(2,699)	(2,740)	1.5	44.0	65.4	-32.7	
1600	Motohealth Care	74,037	99,783	-25.8	32.8	31.4	4.5	7.9	6.3	25.4	86.3	88.7	-2.7	10,377	(7,320)	241.8	49.0	38.5	27.3	
1154	Nampak SA Medical Scheme	12,358	12,451	-0.7	35.3	35.0	0.9	10.2	9.4	8.5	102.0	98.5	3.6	(18,650)	(12,139)	-53.6	53.8	64.7	-16.8	
1241	Naspers Medical Fund	13,009	13,187	-1.3	30.7	32.6	-5.8	5.7	5.7	-	88.4	108.9	-18.8	(1,136)	(27,549)	95.9	57.8	51.5	12.2	
1449	Nedcor Medical Aid Scheme	48,932	48,932	-0.1	32.4	33.2	-2.4	6.1	9.4	-4.3	99.8	98.0	-1.8	(49,252)	(49,380)	0.3	41.4	45.1	-7.8	
1584	Netcare Medical Scheme	37,775	35,414	6.7	27.8	27.5	1.1	2.4	2.1	14.3	99.7	90.6	10.0	(35,832)	1,630	-2,298.9	41.0	54.0	-24.1	
1214	Old Mutual Staff Medical Aid Fund	29,324	30,432	-4.3	32.2	32.5	-0.9	8.3	8.4	-1.2	89.9	94.3	-4.7	(3,284)	(18,576)	82.3	40.6	41.0	-1.0	
1441	Parmed Medical Aid Scheme	5,469	5,433	0.7	44.2	44.0	0.5	24.7	24.8	-0.4	91.1	88.3	3.2	7,327	8,491	-13.7	69.4	65.7	5.6	
1515	PG Bison Medical Aid Society	1,310	1,412	-7.2	39.9	39.2	1.8	16.1	15.2	4.5	98.6	88.7	11.2	(1,916)	165	-1,263.8	137.2	136.2	0.7	
1186	PG Group Medical Scheme	2,684	2,714	-1.1	33.7	34.5	-2.3	11.9	12.8	-7.0	100.6	89.2	12.8	(3,366)	527	-738.8	113.1	110.2	2.6	
1563	Pick & Pay Medical Scheme	16,144	16,048	0.6	29.1	28.8	1.0	3.3	3.1	6.5	85.5	80.5	6.2	1,378	7,868	-82.5	107.1	81.1	32.1	
1583	Platinum Health	56,074	54,800	2.3	31.0	30.9	0.3	2.3	2.3	-	91.7	112.5	-18.5	3,588	(68,248)	105.3	27.1	32.0	-15.3	
1194	Profmed	62,454	61,661	1.3	37.3	36.8	1.4	10.7	10.1	5.9	83.6	91.8	-8.9	26,341	(33,611)	178.4	47.2	45.1	4.7	
1516	Quantum Medical Aid Society	14,619	14,576	0.3	30.6	30.6	-	6.6	6.5	1.5	89.4	93.2	-4.1	(6,098)	(11,145)	45.3	120.7	114.6	5.3	
1201	Rand Water Medical Scheme	7,411	7,174	3.3	31.3	30.6	2.3	7.0	6.4	9.4	98.8	102.1	-3.2	(5,126)	(7,828)	34.5	82.7	95.9	-13.8	
1430	Remedi Medical Aid Scheme	36,838	35,023	5.2	29.7	29.8	-0.3	4.5	4.5	-	82.9	90.8	-8.7	51,075	4,711	984.2	56.1	49.2	14.0	
1176	Retail Medical Scheme	13,620	12,644	7.7	30.9	31.1	-0.6	6.2	6.6	-6.1	86.6	79.6	8.8	(3,612)	4,148	-187.1	91.7	98.5	-6.9	
1013	Rhodes University Medical Scheme	2,186	2,125	2.9	38.9	39.0	-0.3	14.2	14.3	-0.7	89.7	90.2	-0.6	460	72	537.5	86.1	93.1	-7.5	
1209	SA Brewers Medical Aid Society	21,927	21,352	2.7	28.5	28.5	-	4.0	4.1	-2.4	89.1	89.9	-0.9	(262)	(1,630)	85.1	85.8	87.5	-1.9	
1424	SABC Medical Aid Scheme	9,852	10,062	-2.1	33.8	34.1	-0.9	10.4	10.6	-1.9	92.4	97.3	-5.0	(2,218)	(7,088)	48.7	51.1	50.8	0.6	
1038	SAMWUmed	73,193	72,991	0.3	30.4	30.2	0.7	3.8	3.8	-	77.7	80.3	-3.2	82,837	57,482	44.1	70.5	59.8	17.9	
1527	Sappi Medical Aid Scheme	9,444	9,584	-1.5	36.0	36.1	-	13.0	12.6	13.1	94.3	95.6	-1.4	(3,227)	(4,583)	29.6	60.9	42.8	-4.4	
1234	Sasolmed	74,559	73,443	1.5	29.5	30.4	-3.0	4.1	4.7	-12.8	90.6	90.4	0.2	25,187	24,640	2.2	49.1	46.7	5.1	
1531	Sedmed	1,972	2,035	-3.1	44.0	44.0	-0.9	23.4	25.0	-6.4	104.9	98.0	7.0	(1,667)	(2,90)	-624.7	67.1	69.2	-3.0	
1243	Siemens Medical Scheme	5,972	6,748	-11.5	33.0	33.0	-	8.8	7.9	11.4	105.8	104.1	1.6	(12,107)	(11,104)	-9.0	43.2	52.0	-16.9	
1580	South African Police Service Medical Scheme (POLMED)	475,882	471,285	1.0	25.7	25.5	0.8	2.4	2.3	4.3	83.8	98.6	-15.0	500,867	(238,929)	309.4	36.4	29.2	24.7	
1254	Stocksmid	-	1,910	-100.0	-	34.6	-100.0	-	6.9	-100.0	-	110.6	-100.0	-	(4,893)	100.0	-	92.4	-100.0	
1544	Tiger Brands Medical Scheme	11,389	11,576	-1.6	38.3	38.3	1.0	16.8	16.2	3.7	93.4	97.6	-4.3	(451)	(7,911)	94.3	53.4	51.6	3.5	
1582	Transmed Medical Fund	143,904	146,985	-2.1	42.7	43.6	-2.1	21.9	22.6	-3.1	105.4	106.3	-0.8	(221,745)	(217,710)	-1.9	14.1	28.9	-51.2	
1579	Tsogo Sun Group Medical Scheme	6,750	6,243	8.1	26.0	25.9	0.4	2.1	2.1	-	84.3	81.9	2.9	4	329	-98.9	68.2	74.7	-8.7	
1434	Umed	18,156	18,843	-3.6	30.0	40.9	-100.0	-	13.2	-100.0	-	103.0	92.7	11.1	(20,803)	(6,072)	-242.6	46.6	46.6	-100.0
1597	Umwuzo Health Medical Scheme	35,862	32,209	11.3	29.1	30.0	-3.0	0.4	0.4	-	82.0	82.0	-	2,771	1,486	86.5	13.8	14.5	-4.8	
1520	University of Kwa-Zulu Natal Medical Scheme	7,293	7,022	3.9	37.5	37.5	-	13.9	13.5	3.0	86.3	97.6	-9.5	(1,795)	(8,139)	77.9	76.9	77.1	-0.3	
1282	University of the Witwatersrand Staff Medical Aid Scheme	6,382	6,270	1.8	38.4	38.6	-0.5	14.0	14.2	-1.4	85.0	96.6	-11.0	6,283	(5,071)	223.9	57.0	58.1	-1.9	
1291	Witbank Coalfields Medical Aid Scheme	26,065	25,817	1.0	29.4	29.4	-0.7	4.1	2.5	100.3	88.8	13.0	(17,655)	9,765	-280.8	109.9	106.0	3.7		
1293	Wooltru Healthcare Fund	18,155	18,153	-	28.9	28.6	1.0	4.6	4.3	7.0	92.3	95.6	-3.5	(6,441)	(12,433)	48.0	79.1	85.8	-7.8	
1253	Xstrata Medical Aid Scheme	24,666	22,356	10.3	23.0	23.6	-2.9	0.5	0.2	150.0	90.0	100.2	-10.2	3,446	(15,595)	128.1	32.5	35.9	-9.5	
Sub-total: registered restricted schemes		3,405,817	3,115,578	9.3	29.4	29.7	-1.0	5.1	5.3	-3.8	91.3	93.9	-2.8	43,527	(918,774)	104.7	38.4	42.5	-9.6	
Total registered schemes		8,243,527	7,946,218	3.7	31.5	31.6	-0.3	6.5	6.5	-	87.3	89.3	-2.2	(459,563)	(2,583,286)	82.2	31.6	32.9	-4.0	



Annexure S: Demographic profile: registered schemes for the years ended 31 December 2009-2010

Notes

Prior year figures have been restated.
RCI = Risk Contribution Income

The schemes liquidated in 2009 and 2010. Figures were submitted.

Purehealth Medical Scheme was liquidated with effect from 31 December 2009.

Stocksmed was liquidated with effect from 31 December 2009.

Gen-Health Medical Scheme was liquidated with effect from 12 October 2010. Members were transferred to Medshield Medical Scheme.

The following schemes amalgamated in 2009 and 2010:

MEDCOR amalgamated with Government Employees Medical Scheme (GEMS) on 1 January 2010.

Medicover amalgamated with Liberty Health Medical Scheme on 1 January 2010.

Telemed amalgamated with Bestmed Medical Scheme on 1 January 2010.

Afrisam SA Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 June 2010.

Umed amalgamated with Discovery Health Medical Scheme on 1 August 2010.

Ingwe Health Plan amalgamated with Momentum Health on 1 September 2010.

Oxygen Medical Scheme amalgamated with Medshield Medical Scheme on 1 October 2010.



Annexure T: Significant risk transfer arrangements (excluding commercial reinsurance) per option: registered schemes for the year ended 31 December 2010

Ref No.	Name of medical scheme	Name of benefit option	Members		Average age (years)	Penetration ratio (No. members / %)	Capitalisation fees paid			Estimated claims recoveries			Profit/loss sharing			Net income/expensed on significant risk transfer arrangements			Net income/expensed as % of capitalisation fees	
			As at 31/12/2010	As at 30/12/2010			R 000	As % of RCI	Program #	R 000	As % of RCI	Program #	R 000	As % of RCI	Program #	R 000	As % of RCI	Program #		
Registered schemes open																				
220	Western Medical Scheme	Blue Print Health Plan	9,238	17,207	36.7	5.8	20,711	24	206	17,565	261	200	1	4,234	44	24	54.7	157		
		Health Plus	16,812	46,778	42.8	4.4	2,222	44	123	2,264	74	118	1	106	48	11	45.1	135		
		SHF	7,217	14,284	42.9	19.2	1,140	23	123	1,084	22	121	1	106	48	11	45.1	135		
		Gold Select	1,931	2,877	48.3	23.4	36,026	36	1,768	32,676	478	1,624	1	112	54	12	64.3	184		
		Wellness Basic	4,944	12,286	29.1	2.9	440	12	112	426	12	104	1	102	47	11	44.4	134		
		Wellness Comprehensive	4,202	8,164	48.1	27.6	423	34	124	399	24	119	1	106	48	11	45.1	135		
		Wellness Standard	4,877	12,611	28.1	16.2	4,274	32	234	3,933	34	497	1	102	47	11	44.4	134		
		FitPlan	4,242	12,465	47.1	21.2	194	64	124	169	62	124	1	106	48	11	45.1	135		
		FitCare	4,240	14,742	41.8	17.3	191	64	124	121	674	117	1	106	48	11	45.1	135		
		FitCare Plus	1,471	3,049	32.4	5.1	171	12	12	84	144	11	1	82	32	11	44.4	134		
		Combinational	46,212	141,108	37.2	11.9	86,526	42	166	86,104	421	1107	1	107	49	12	45.2	135		
		221	Biosera Medical Fund	Benefit	29,658	34,476	36.4	4.9	200,959	1214	478	213,624	1261	446	2	446	2	144	22	42
				Wellness Comprehensive	3,974	8,601	38.3	12.1	12,842	8	209	12,378	74	238	1	140	44	11	44.4	134
Wellness Basic	439			1,011	38.8	4.9	435	7	437	437	7	714	1	13	11	44.4	134			
Wellness Standard	22,174			53,763	27.6	2.6	35,539	174	133	27,796	71	194	1	170	47	11	44.4	134		
Primary	52,801			138,020	27.6	4.8	79,138	74	136	56,602	62	881	1	102	47	11	44.4	134		
Standard	142,536			349,010	38.3	5.7	550,948	160	236	580,796	74	194	1	170	47	11	44.4	134		
Combinational	248,299			418,644	38.9	4.7	803,889	142	247	878,627	160	219	1	147	32	11	44.4	134		
222	Clear Medical Plan	HealthPlus Platinum	2,282	5,202	39.8	19.8	1,699	14	161	1,538	44	120	1	106	48	11	45.1	135		
		HealthPlus Standard	164	1,148	35.1	26.1	843	6	124	827	44	120	1	106	48	11	45.1	135		
		HealthPlus Silver	2,118	4,148	35.2	16.4	1,212	14	161	1,051	44	120	1	106	48	11	45.1	135		
223	Community Medical Aid Scheme (COMASA)	Combinational	4,484	14,467	26.7	11.0	842	34	126	827	44	120	1	106	48	11	45.1	135		
		Clear	489	869	34.9	19.4	1,749	14	161	1,578	44	120	1	106	48	11	45.1	135		
		Clear Plus	3,053	4,149	42.9	21.2	2,286	14	161	2,125	34	120	1	106	48	11	45.1	135		
		Standard	4,216	18,111	26.2	7.8	4,291	32	123	3,901	34	120	1	106	48	11	45.1	135		
247	Complete Wellness Medical Scheme	Basic	719	1,484	43.1	22.4	124	12	224	124	44	152	1	144	44	12	74	214		
		Duration	2,914	5,444	42.8	18.3	1,284	24	144	1,140	192	24	144	44	12	74	214			
		FitCare	1,108	2,714	34.9	19.2	1,429	12	144	1,285	24	144	44	12	74	214				
		Health	3,276	7,212	31.7	4.1	78	6	144	108	44	120	1	106	48	11	45.1	135		
		Wellness	1,211	1,564	36.7	6.9	1,221	12	144	1,077	72	144	44	120	44	12	74	214		
224	Discovery Health Medical Scheme	Combinational	13,978	29,142	28.3	12.5	7,427	14	80	7,347	14	274	1	220	44	12	74	214		
		Classic Comprehensive	185,284	449,197	36.6	6.5	73,889	17	23	64,767	14	261	1	174	44	12	74	214		
		Classic Care	49,178	108,881	36.5	6.8	11,111	11	11	11,111	11	11	1	11	11	11	11	11		
		Classic Priority	91,193	209,916	36.1	6.4	11,111	11	11	11,111	11	11	1	11	11	11	11	11		
		Classic Super	144,816	344,219	39.4	6.9	11,111	11	11	11,111	11	11	1	11	11	11	11	11		
		Classic Silver	49,978	108,881	36.5	6.8	11,111	11	11	11,111	11	11	1	11	11	11	11	11		
225	Fidwath Medical Scheme	Classic Silver	137,818	303,816	36.9	6.8	11,111	11	11	11,111	11	11	1	11	11	11	11	11		
		Essential Comprehensive	36,216	76,216	36.2	11.4	8,192	44	211	7,881	61	184	1	112	44	12	44.4	134		
		Essential Care	16,288	42,128	25.7	7.1	1,111	11	11	1,111	11	11	1	11	11	11	11	11		
		Essential Priority	9,843	25,794	32.3	7.8	1,111	11	11	1,111	11	11	1	11	11	11	11	11		
		Essential Super	59,978	124,424	38.9	6.1	1,111	11	11	1,111	11	11	1	11	11	11	11	11		
		Exclusive	12,348	24,848	27.9	7.4	1,526	14	142	1,384	14	217	1	140	44	12	44.4	134		
		FitHealth Care	942	2,094	38.2	13.8	1,111	11	11	1,111	11	11	1	11	11	11	11	11		
		FitCare Care	14,214	24,894	37.8	4.2	1,111	11	11	1,111	11	11	1	11	11	11	11	11		
		FitCare Plus	149,947	373,712	24.1	3.0	81,448	64	142	120,174	64	484	1	514	44	12	44.4	134		
		Combinational	1,078,419	2,214,894	41	4.1	149,945	11	24	218,889	11	454	1	454	11	11	45.4	135		
		226	Fidwath Medical Scheme	Blue Star	184	1,228	23.2	12.2	1,111	11	11	1,111	11	11	1	11	11	11	11	11
				Health Basic	11,978	25,024	33.4	6.1	1,111	11	11	1,111	11	11	1	11	11	11	11	11
				Health Care	12,111	24,704	34.1	6.2	1,111	11	11	1,111	11	11	1	11	11	11	11	11
				Health Exclusive	72	112	28.3	1.8	1,111	11	11	1,111	11	11	1	11	11	11	11	11
				Health Plus	1,351	2,508	44.8	14.0	1,111	11	11	1,111	11	11	1	11	11	11	11	11
Health Standard	38,449			85,219	32.9	4.9	1,111	11	11	1,111	11	11	1	11	11	11	11	11		
Ultima 200 without DHD	5,216			11,011	48.4	23.4	1,111	11	11	1,111	11	11	1	11	11	11	11	11		



Annexure T: Significant risk transfer arrangements (excluding commercial reinsurance) per option: registered schemes for the year ended 31 December 2010

Ref No	Name of medical scheme	Name of benefit option	Members		Average age (in years)	Participation rate (in %)		Capitalisation fees paid			Estimated claims recoveries			Profit/loss sharing			Net income/expensed on significant risk transfer arrangements			Net income/expensed as % of capitalisation fees		
			As at 31/12/2010	As at 31/12/2009		%	R 000	As % of RCI	Program #	R 000	As % of RCI	Program #	R 000	As % of RCI	Program #	R 000	As % of RCI	Program #				
		Medivest	10,444	22,511	32.2	7.7	5,433	14	434	0.28	1.0	413	0.28	1.0	0.00	-0.00	-0.00	-0.00	-0.00	-0.00	-0.00	
		MediPlus	46,822	111,284	38.8	3.2	10,982	12	197	0.97	0.0	183	0.08	0.00	-0.00	-0.00	-1.1	-0.00	-0.00	-0.00	5.7	
		MediSecure	16,136	33,852	31.1	3.4	2,189	5	112	2.04	0.0	126	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		Premium Plus	4,132	8,495	42.0	25.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Standard	16,738	37,676	32.6	12.3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Compendium	173,336	241,905	36.6	8.4	20,569	17	231	20.74	1.0	228	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.6
		Access	7,702	12,498	39.1	4.3	20,096	12	226.0	18.07	29	205.2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19.0
		State Concensus & Hospital Network	2,807	4,424	35.5	1.4	1,201	14	28.0	0.75	193	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36.4
		State Concensus & State Hospital	1,877	1,112	38.9	6.1	2,289	42	179.5	3.00	98	219.0	-0.00	-0.00	-0.00	-0.00	-0.00	-0.00	-0.00	-0.00	-0.00	36.9
		State Concensus & Hospital Network	1,925	2,285	39.2	10.1	977	28	282	2.99	24	272	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42.1
State Concensus & State Hospital	725	139	29.9	1.6	285	10	448	2.86	19	281	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42.1		
State Concensus & Hospital Network	7,912	8,366	36.2	21	8,070	79	76	7.61	27	864	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42.1	
State Concensus & State Hospital	816	1,037	35.1	25	2,225	36	266	2.44	14	262	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42.1	
Custom Any GP / Pharmacy & Any Hospital	2,488	5,473	34.1	19	2,086	44	493	6.19	33	1,873	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	149.9	
Custom Any GP / Pharmacy & Associated Hospital	2,206	5,133	38.8	6.2	1,837	44	493	7.56	17	244	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	289.9	
Custom Associated GP / Pharmacy & Any Hospital	211	164	29.3	4.8	473	12	124	1.89	7	143	-0.00	-0.00	-0.00	-0.00	-0.00	-0.00	-0.00	-0.00	-0.00	-0.00	31.0	
Custom Associated GP / Pharmacy & Associated Hospital	1,389	3,131	31.7	5.8	1,040	51	453	1.98	9	708	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.0	
Custom State & Any Hospital	2,912	4,144	27.8	2.7	2,241	41	493	3.89	3.8	9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46.2	
Custom State & Associated Hospital	11,444	25,342	28.0	2.1	8,992	44	447	1.27	1	91	-0.00	-0.00	-0.00	-0.00	-0.00	-0.00	-0.00	-0.00	-0.00	-0.00	48.9	
Custom Any GP / Pharmacy & Any Hospital	5,432	12,449	42.1	18	17,499	82	184	25.1	12	467	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34.8	
Custom Any GP / Pharmacy & Any Associated Hospital	1,236	2,711	42.0	14.1	3,883	92	243.8	8.81	13	392	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48.7	
Custom Associated GP / Pharmacy & Any Hospital	253	329	32.2	4.8	428	82	207.4	1.89	2.8	67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48.8	
Custom Associated GP / Pharmacy & Associated Hospital	334	464	34.4	18.8	861	11	242.2	2.74	3.1	58	-0.00	-0.00	-0.00	-0.00	-0.00	-0.00	-0.00	-0.00	-0.00	-0.00	37.3	
Custom State & Any Hospital	2,726	4,773	31.5	8.44	3.1	228.1	9	221	0.0	0.0	181.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76.1	
Custom State & Associated Hospital	1,876	2,811	29.1	2.8	2,373	76	277.6	1.27	0.0	9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76.2	
Custom Any GP / Pharmacy & Any Hospital	12,822	27,258	42.0	17.2	21,429	47	1,026	46.77	14	211	23.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107.1	
Custom Any GP / Pharmacy & Associated Hospital	2,486	5,892	37.8	11.8	6,261	48	622	9.12	15	225	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129.0	
Custom Associated GP / Pharmacy & Any Hospital	417	1,073	32.1	5.1	769	4	188.0	3.0	4.0	63.6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45.9	
Custom Associated GP / Pharmacy & Associated Hospital	1,826	2,912	38.3	4.1	1,798	74	186	1.80	4.4	79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42.6	
Custom State & Any Hospital	9,226	22,286	38.7	4.7	14,427	74	142	1.62	0.0	161	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43.0	
Custom State & Associated Hospital	8,418	19,898	36.2	4.4	14,427	48	142	1.62	0.0	162	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43.0	
Summit	1,976	1,202	32.2	22.2	14,256	13	797	14.87	19	147	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56.2	
Compendium	88,461	181,442	25.6	44	182,720	14	192.4	18.01	4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24.8	
1144	Metropolitan Independent Medical Aid Society (MIMA)	Classic	5,007	17,481	34.9	18.0	4,420	34	443	4.97	32	445	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49.0
		MetSecure	3,291	7,249	48.2	14	2,419	14	441	3.29	49	794	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24.1
		Supreme	114	443	48.2	29	288	1.8	443	449	1.8	449	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40.1
		Compendium	9,294	18,742	39.8	18.2	7,289	24	452	8.99	32	727	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.0
1145	Engage Medical Scheme	Basic Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,849.0
		State Plus	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Essential Concensus	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Premium Plus	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Compendium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1146	Phosa Medical Plan	Support Comprehensive	742	1,704	42.0	6.6	742	4.7	4.7	4.7	7.3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.1
		Support Primary	482	1,220	32.0	2.7	81	0.8	4.2	4.8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.0
		Medicare	1,899	2,512	42.2	8	42	4.2	4.2	4.2	5.8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.3
		Health Comprehensive	1,816	2,762	36.4	8.4	129	6.2	7.0	10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.7
		Health Comprehensive	1,883	3,092	42.2	14.7	199	8	7.7	140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18.1
		Health Plus	1,752	2,811	32.2	4.7	95	5.8	4.2	8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.8
		Health/Primary	176	1,422	36.2	14.6	28	6.8	4.2	7.8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.0
		Compendium	7,118	16,266	39.4	11.8	49	6.8	4.2	0.0	7.2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.4
1147	Pho-Save Medical Scheme	Pho-Save	44,479	7,267	20.0	2.1	42	0.2	1.1	2.1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18.7
		Pho-Save	27,248	47,294	42.2	14.2	733	2.93	2.8	10.8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18.7
		Pho-Save	1,233	2,149	32.2	5.1	188	4.4	10.8	12.9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18.7
		Pho-Save	2,004	8,713	38.2	9.8	482	10.1	29.1	0.0	8.4	0.00	0.00	0.00	0.00							



Annexure T: Significant risk transfer arrangements (excluding commercial reinsurance) per option: registered schemes for the year ended 31 December 2010

Sl. No.	Name of medical scheme	Name of benefit option	Members		Average age (in years)	Penetration ratio (in %)		Capitation fees paid		Estimated claims recoveries				Profit/loss sharing			Net income/expense on significant risk transfer arrangements				Net income/expense as % of capitation fees
			As at 31.12.2010	As at 31.12.2009		%	%	R 000	As % of RCI	R 000	As % of RCI	R 000	As % of RCI	R 000	As % of RCI	R 000	As % of RCI	R 000	As % of RCI	R 000	
176	Prosa Medical Aid Society	Prosa Plan	219	649	33.1	74	27	15.6	0.9	15.6	21	0.4	8.5	0.1	0.5	0.0	0.0	-0.3	-0.2	-0.2	-0.2
		Complimentary	31,057	47,051	38.1	12.7	4,130	0.0	11.1	3,361	0.0	9.0	-	0.7	-	0.0	-	-1.1	-	-1.1	-1.1
		Essential Plan	4,844	5,114	24.1	9.4	5,590	2.0	16.2	6,079	20.0	11.8	-	1.0	-	0.0	-	14.4	-	14.4	14.4
177	Resolution Health Medical Scheme	Hospital Plan	401	312	48.1	15.1	111	3.1	49.9	109	2.1	37.9	0.7	0.3	-	0.0	-	0.0	-	0.0	0.0
		Complimentary	6,320	6,814	29.1	8.1	6,007	17.7	93.8	9,127	27.1	111.4	-	1.0	-	0.0	-	0.0	-	0.0	0.0
		Fundamental	2,614	4,829	28.9	2.7	9,961	31.4	343.9	12,801	40.4	641.9	-	7.0	-	0.0	-	76.0	-	76.0	28.5
184	Safedim Medical Scheme	Medical	4,349	9,149	40.1	14.1	1,949	4.9	12.1	299	0.8	5.8	-	0.0	-	0.0	-	0.0	-	0.0	-0.3
		Complimentary	1,089	1,464	30.1	4.9	1,191	1.9	6.4	161	0.2	1.9	-	0.0	-	0.0	-	0.0	-	0.0	-0.1
		Essential Plan	2,151	1,214	30.1	4.9	1,191	1.9	6.4	161	0.2	1.9	-	0.0	-	0.0	-	0.0	-	0.0	-0.1
185	Esava Medical Fund	Complimentary	3,182	4,414	29.1	11.1	1,052	4.0	11.1	311	0.4	3.2	-	0.0	-	0.0	-	0.0	-	0.0	-0.1
		Essav Medicare	29,361.9	40,702	33.9	7.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Essav Medicare Network	2,421	4,589	34.1	5.4	34,834	108.4	1,168.3	21,395	42.1	473.4	-	4.7	-	0.0	-	-481.9	-	-481.9	-42.0
1141	Spectramed	Essav Full Benefit	11,481.9	24,899	43.9	15.9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Essav Priority	24,424	79,834	28.1	2.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Complimentary	48,199	143,234	33.1	4.8	30,848	104.4	1,108.1	21,395	42.1	473.4	-	4.7	-	0.0	-	-481.9	-	-481.9	-42.0
186	Sundam Health	Hospital	10,674	18,041	33.1	7.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Essav	34,974	37,201	34.9	7.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Hospital	2,974	5,809	27.1	11.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
187	Sundam Health	Hospital	1,191	2,371	30.1	10.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Plus	1,031	1,844	34.1	10.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Complimentary	69,001	89,809	34.1	8.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
188	Sundam Health	Challenger	544	1,211	34.1	11.1	81	0.4	12.1	74	0.3	8.1	-	0.0	-	0.0	-	-0.3	-	-0.3	-0.3
		Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Navigator	496	1,465	32.9	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
189	Sundam Health	Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Navigator	496	1,465	32.9	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
190	Sundam Health	Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Navigator	496	1,465	32.9	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
191	Sundam Health	Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Navigator	496	1,465	32.9	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
192	Sundam Health	Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Navigator	496	1,465	32.9	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
193	Sundam Health	Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Navigator	496	1,465	32.9	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
194	Sundam Health	Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Navigator	496	1,465	32.9	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
195	Sundam Health	Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Navigator	496	1,465	32.9	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
196	Sundam Health	Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Navigator	496	1,465	32.9	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
197	Sundam Health	Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Navigator	496	1,465	32.9	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
198	Sundam Health	Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Navigator	496	1,465	32.9	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
199	Sundam Health	Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Navigator	496	1,465	32.9	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
200	Sundam Health	Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Navigator	496	1,465	32.9	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
201	Sundam Health	Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Navigator	496	1,465	32.9	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
		Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.1	-	0.0	-	0.0	-	-0.1	-	-0.1	-0.1
202	Sundam Health	Explorer	179	309	37.1	10.1	47.1	0.2	27.1	128	0.4	20.									



Annexure T: Significant risk transfer arrangements (excluding commercial reinsurance) per option: registered schemes for the year ended 31 December 2010

Plan No.	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age per age	Personal ratio (US: average)	Capitation fees paid				Estimated claims recoveries				Profit/loss sharing			Net income/expense on significant risk transfer arrangements			Net income/expense as a % of capitation fees		
							R 000	As % of RCI	Program #		R 000	As % of RCI	Program #		R 000	As % of RCI	Program #	R 000	As % of RCI	Program #	R 000	As % of RCI	Program #
1276	Sudair Arms Employees Medical Benefit Fund	Advance	343	341	38.8	7.2	8 000	3 991	93.2	616.1	8 000	4 984	113.2	1 117.0	8 000	877	877	100	201.2	201.2	25.3	25.3	
1276		Primary	129	129	32.2	8.0	31	34	94	9.4	12	37	100	0	0	0	0	0	0	0	0	0	
1276		Combinational	2 175	2 175	39.0	4.7	12 200	491	4.0	688.3	11 000	11 000	100	1 000	11 000	100	100	100	0	0	0	0	0
1276	Government Employees Medical Scheme (GEMS)	General	12 369	22 074	25.3	2.3	2 000	1 1	12.3	2 074	2 000	142	8.0	12 000	2 000	100	100	100	0	0	0	0	0
1276		General	4 093 119	1 153 190	36.1	2.1	47 200	54	12.3	82 368	48	14.8	8.0	15 276	8.0	100	100	100	0	0	0	0	0
1276		Shop	37 910	89 504	38.0	4.2	12 000	45	12.3	7 651	94	14.4	8.0	1 474	8.0	100	100	100	0	0	0	0	0
1276		Ruby	36 238	99 120	36.1	4.4	5 900	49	12.3	7 211	1.3	14.4	8.0	1 350	8.0	100	100	100	0	0	0	0	0
1276		Sapphire	36 811	86 227	37.1	4.4	4 900	12	12.3	5 615	1.4	14.4	8.0	1 350	8.0	100	100	100	0	0	0	0	0
1276		Emerald	5 007 075	1 428 420	36.9	2.4	49 400	67	12.3	106 241	88	14.4	8.0	19 256	8.0	100	100	100	0	0	0	0	0
1120	Erima Electronics Medical Aid Scheme	General	1 100	2 210	29.2	2.9	1 000	100	12.0	1 000	99	100	100	100	100	100	100	100	0	0	0	0	0
1120		Combinational	1 100	2 210	29.2	2.9	1 000	100	12.0	1 000	99	100	100	100	100	100	100	100	0	0	0	0	0
1111	Bem (SA) Medical Scheme	General/Combinational	2 099	4 447	34.3	3.0	1 500	24	11.0	1 500	2	8.4	796	100	100	100	100	100	0	0	0	0	0
1111		Combinational	2 099	4 447	34.3	3.0	1 500	24	11.0	1 500	2	8.4	796	100	100	100	100	100	0	0	0	0	0
1091	Empire Medical Plan	Health Medical Plan	4 038	18 008	39.0	1.8	14 400	934	39.0	16 249	1 000	100	100	100	100	100	100	100	0	0	0	0	0
1091		Combinational	4 038	18 008	39.0	1.8	14 400	934	39.0	16 249	1 000	100	100	100	100	100	100	100	0	0	0	0	0
1089	Empire Group Medical Scheme	Empire Group Medical Scheme	4 400	15 168	34.3	2.4	1 000	100	12.0	1 000	100	100	100	100	100	100	100	100	0	0	0	0	0
1089		Combinational	4 400	15 168	34.3	2.4	1 000	100	12.0	1 000	100	100	100	100	100	100	100	100	0	0	0	0	0
1148	LA Health Medical Scheme	LA Active	15 212	33 343	27.4	4.4	1 000	100	12.0	1 000	100	100	100	100	100	100	100	100	0	0	0	0	0
1148		LA Comprehensive	3 211	5 140	31.3	4.9	2 700	31	12.0	2 531	1.9	45.7	100	100	100	100	100	100	0	0	0	0	0
1148		LA Care	4 204	10 444	31.2	4.3	1 000	100	12.0	1 000	100	100	100	100	100	100	100	100	0	0	0	0	0
1148		LA Focus	3 053	8 444	28.0	5.1	1 000	100	12.0	1 000	100	100	100	100	100	100	100	100	0	0	0	0	0
1148		LA Medica	2 740	8 447	30.2	5.1	10 100	114	12.0	212	8 100	100	100	100	100	100	100	100	0	0	0	0	0
1148		Combinational	38 240	47 074	34.4	1.2	12 800	11	12.0	12 800	100	100	100	100	100	100	100	100	100	0	0	0	0
1148		Liberty	5 419	12 240	30.0	4.5	429	15	12.0	445	15	4.7	10	100	100	100	100	100	0	0	0	0	0
1029	Lunatic Medical Scheme	Lunatic Medical Scheme Benefit Plan	14 000	17 210	36.0	1.0	25 000	424	36.0	25 000	51 000	875	100	26 400	11 000	100	100	100	0	0	0	0	0
1029		Combinational	14 000	17 210	36.0	1.0	25 000	424	36.0	25 000	51 000	875	100	26 400	11 000	100	100	100	0	0	0	0	0
1027	Milton Medical Scheme	Plan A	1 823	3 078	30.0	1.0	1 000	100	12.0	1 000	100	100	100	100	100	100	100	100	0	0	0	0	0
1027		Plan B	2 076	4 410	29.0	2.0	1 000	100	12.0	1 000	100	100	100	100	100	100	100	100	0	0	0	0	0
1027		Plan C	1 600	704	29.0	2.0	1 000	100	12.0	1 000	100	100	100	100	100	100	100	100	0	0	0	0	0
1027		Combinational	4 817	11 217	31.0	2.1	1 000	100	12.0	1 000	100	100	100	100	100	100	100	100	0	0	0	0	0
1000	Mowbray Health Plan	Mowbray Health Plan	2 427	5 347	29.6	1.9	1 000	100	12.0	1 000	100	100	100	100	100	100	100	100	0	0	0	0	0
1000		Combinational	2 427	5 347	29.6	1.9	1 000	100	12.0	1 000	100	100	100	100	100	100	100	100	0	0	0	0	0
1029	Mildred Medical Aid Fund	Mildred	2 203	4 472	29.3	4.3	4 000	44	12.0	156.4	824	8.7	212.9	2 274	2.2	100	100	100	0	0	0	0	0
1029		Combinational	2 203	4 472	29.3	4.3	4 000	44	12.0	156.4	824	8.7	212.9	2 274	2.2	100	100	100	0	0	0	0	0
1048	Medplus Medical Scheme	Option A	2 464	4 071	29.3	5.4	1 000	100	12.0	1 000	100	100	100	100	100	100	100	100	0	0	0	0	0
1048		Option B	4 847	14 161	31.1	4.2	1 000	100	12.0	1 000	100	100	100	100	100	100	100	100	0	0	0	0	0
1048		Option C	1 204	2 748	29.7	1.9	1 000	100	12.0	1 000	100	100	100	100	100	100	100	100	0	0	0	0	0
1048		Combinational	16 474	22 813	30.8	14.4	1 000	100	12.0	1 000	100	100	100	100	100	100	100	100	0	0	0	0	0
1026	Meritana	Meritana Plan 211	1 212	2 428	34.3	8.1	1 300	14	12.0	88.9	2 300	4.7	1 481	80	1.9	100	100	100	0	0	0	0	0
1026		Combinational	1 212	2 428	34.3	8.1	1 300	14	12.0	88.9	2 300	4.7	1 481	80	1.9	100	100	100	0	0	0	0	0
1100	Metropolitan Medical Scheme	Classic	2 104	4 249	31.4	4.4	1 000	100	12.0	1 000	100	100	100	100	100	100	100	100	0	0	0	0	0
1100		Premium	4 200	18 471	39.8	5.5	1 000	100	12.0	1 000	100	100	100	100	100	100	100	100	0	0	0	0	0
1100		Combinational	4 200	18 471	39.8	5.5	1 000	100	12.0	1 000	100	100	100	100	100	100	100	100	0	0	0	0	0
1049	Midland Medical Scheme	Midland Option	1 120	2 210	30.4	4.9	4 500	47.5	12.0	480.1	5 000	42.9	636.2	1 600	4.4	100	100	100	0	0	0	0	0
1049		Option	211	420	30.1	5.1	424	64	12.0	22.2	44	8.6	184	100	100	100	100	100	0	0	0	0	0
1049		Primary Plan	740	280	42.2	19.9	100	100	12.0	200	100	100	100	100	100	100	100	100	0	0	0	0	0
1049		Option	5 000	11 000	27.0	10.0	4 700	27	12.0	1 000	100	100	100	100	100	100	100	100	100	0	0	0	0
1049		Combinational	4 200	14 000	34.4	4.0	13 000	48	12.0	1 000	100	100	100	100	100	100	100	100	0	0	0	0	0
1049		Health	100	140	29.4	10.1	100	100	12.0	100	100	100	100	100	100	100	100	100	0	0	0	0	0
1049	Midwest Medical Scheme	Midwest	100	200	29.0	10.1	100	100	12.0	100	100	100	100	100	100	100	100	100	0	0	0	0	0
1049		Midwest Medical Plan with CareCost	1 178	1 742	34.4	14	3 300	36	12.0	202.3	3 800	36	30.5	108	4.4	100	100	100	0	0	0	0	0
1049		Combinational	1 278	2 348	30.2	10.1	2 500	274	12.0	262.0	3 000	107	34	100	100	100	100	100	0	0	0	0	0
1000	Midwest Care	Classic	12 000	28 421	30.2	10.1	1 000	100	12.0	1 000	100	100	100	100	100	100	100	100	0	0	0	0	0
1000		Custom	7 000	13 801	29.8	14	32 000	34	12.0	208.8													



Annexure T: Significant risk transfer arrangements (excluding commercial reinsurance) per option: registered schemes for the year ended 31 December 2010

R001	R002	Name of medical scheme	Name of benefit option	Members	Beneficiaries	Average age (in years)	Prescription rates (R/1000/month)	Capitation fees paid			Estimated claims recoveries			Profit/loss sharing			Net income/expense on significant risk transfer arrangements				Net income/expense as % of capitation fees
								R000	As % of R000	pm/m	R000	As % of R000	pm/m	R000	As % of R000	pm/m	R000	As % of R000	pm/m	%	
1209	SA Divinere Medical Aid Society	Combion Option	2,970	4,991	381	0.8	310	0.7	8.8	272	0.6	0.9	0.9	1000	0.0	0.0	0.0	0.0	0.0	-32.1	
		SAB Option	6,702	15,264	288	0.1	739	0.4	8.8	407	0.2	0.4	0.4	1040	0.0	0.0	0.0	0.0	0.0	-36.1	
		Consolidated	9,702	22,264	288	0.4	1,031	0.4	8.8	470	0.2	0.7	0.7	1,040	0.0	0.0	0.0	0.0	0.0	-28.1	
1210	SABC Medical Aid Scheme	SABC Plus 100	4,858	9,764	333	1.0	2,381	1.7	6.5	3,523	3.9	66.7	66.7	1,142	1.8	0.0	0.0	0.0	21.1	48.9	
		Consolidated	4,858	9,764	333	0.4	2,381	1.7	6.5	3,523	3.9	66.7	66.7	1,142	1.8	0.0	0.0	0.0	21.1	48.9	
1218	Emkhomazi	Option A	16,179	27,969	323	5.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Option B	14,709	25,870	285	2.1	2,022	0.4	11.5	2,218	0.7	17.4	17.4	17.4	0.0	0.0	0.0	0.0	11.1	57.1	
		Consolidated	30,888	53,839	304	3.8	2,022	0.4	11.5	2,218	0.7	17.4	17.4	17.4	0.0	0.0	0.0	0.0	11.1	57.1	
1221	Esop Medical Aid Scheme	Esop Medical Aid Scheme	6,121	9,649	348	13.0	529	0.1	10.7	889	0.9	18.0	18.0	760	0.9	0.0	0.0	0.0	5.3	48.1	
		Consolidated	6,121	9,649	348	13.0	529	0.1	10.7	889	0.9	18.0	18.0	760	0.9	0.0	0.0	0.0	5.3	48.1	
1224	Esoband	Esoband	28,209	74,200	293	4.7	23,492	2.0	7.6	21,087	3.4	61.1	61.1	7,620	2.8	0.0	0.0	0.0	22.4	32.0	
		Consolidated	28,209	74,200	293	4.7	23,492	2.0	7.6	21,087	3.4	61.1	61.1	7,620	2.8	0.0	0.0	0.0	22.4	32.0	
1225	Esoband	Esoband	636	1,962	445	19.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Consolidated	636	1,962	445	19.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1226	Esomwa Medical Scheme	Esomwa Medical Scheme	2,620	5,860	330	8.8	1,036	2.0	48.4	2,295	3.4	78.8	78.8	849	1.0	0.0	0.0	0.0	27.0	56.1	
		Consolidated	2,620	5,860	330	8.8	1,036	2.0	48.4	2,295	3.4	78.8	78.8	849	1.0	0.0	0.0	0.0	27.0	56.1	
1248	South African Police Service Medical Scheme (SAPSAMS)	Higher Plan	102,236	205,890	280	3.4	104,264	2.1	66.7	166,214	2.7	86.4	86.4	16,488	0.0	0.0	0.0	0.0	-6.0	-6.0	
		Lower Plan	48,033	170,530	274	0.4	31,933	3.1	42.3	17,264	1.0	0.4	0.4	17,417	1.4	0.0	0.0	0.0	27.4	66.0	
		Consolidated	171,147	476,380	282	2.4	161,541	2.8	48.4	133,022	2.4	60.7	60.7	18,000	0.0	0.0	0.0	0.0	-4.8	-12.1	
1249	Espar Brands Medical Scheme	Option 1	4,898	11,274	381	16.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Consolidated	4,898	11,274	381	16.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1252	Transnet Medical Fund	Guardian	16,910	27,472	752	86.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Private Cover Plus Savings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Private Network Care	421	704	330	38.2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Private Network Caser	10,449	28,109	442	13.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		State Plus Network	4,622	16,278	53	62.7	45.4	508.5	20.60	48.0	278.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-130.2	-25.4	
		State Plus Open Choice	25,289	77,070	367	10.2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Consolidated	75,471	142,996	427	21.9	45.4	508.5	20.60	48.0	278.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-130.2	-25.4	
1253	Esop Group Medical Scheme	Classic Comprehensive	1,201	3,101	384	4.0	440	1.0	22.9	642	1.4	26.5	26.5	180	0.0	0.0	0.0	0.0	10.1	18.8	
		Classic Silver	1,927	3,728	294	1.5	29	0.0	11.5	26	0.0	0.5	0.5	200	0.0	0.0	0.0	0.0	10.9	40.7	
		Consolidated	3,128	4,479	292	2.7	448	0.8	12.0	644	0.8	11.0	11.0	380	0.0	0.0	0.0	0.0	11.9	41.5	
1254	Esomwa Health Medical Scheme	Esomwa Health Medical Scheme	4,402	14,228	381	0.1	20,516	26.1	126.8	20,746	26.4	276.4	276.4	6,498	0.0	0.0	0.0	0.0	-41.1	-14.0	
		Esomwa Health Medical Scheme	3,113	7,474	268	0.1	212	0.4	8.2	319	0.4	8.5	8.5	8	0.0	0.0	0.0	0.0	6.0	24	
		Esomwa Health Medical Scheme	9,020	13,294	338	0.2	30,292	45.3	219.2	28,956	42.0	264.9	264.9	15,490	0.0	0.0	0.0	0.0	-15.4	-4.1	
		Consolidated	18,435	27,238	291	0.4	45,420	30.2	296.4	39,291	27.4	244.2	244.2	6,496	0.0	0.0	0.0	0.0	-27.4	-9.3	
1259	University of Kwa-Zulu Natal Medical Scheme	Savings Plus Plan	3,417	7,294	310	13.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Consolidated	3,417	7,294	310	13.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1260	University of the Witwatersrand Staff Medical Aid Scheme	University of Witwatersrand Staff Medical Aid	3,118	6,362	384	16.0	742	0.9	20.9	1,648	1.2	20.3	20.3	901	0.0	0.0	0.0	0.0	13.4	51.8	
		Consolidated	3,118	6,362	384	16.0	742	0.9	20.9	1,648	1.2	20.3	20.3	901	0.0	0.0	0.0	0.0	13.4	51.8	
1261	Witbank Coalfields Medical Aid Scheme	Comprehensive option	7,386	19,267	302	5.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Esomwa	3,803	7,826	271	0.1	28,022	87.9	791.8	28,022	87.9	791.8	791.8	-	0.0	0.0	0.0	0.0	-	-	
		Consolidated	10,489	26,273	295	4.7	28,022	87.9	791.8	28,022	87.9	791.8	791.8	-	0.0	0.0	0.0	0.0	-	-	
1262	Witvoort Health Care Fund	Core Option	426	1,137	289	6.4	4,447	86.5	860.9	6,766	80.4	205.6	205.6	120.0	0.0	0.0	0.0	0.0	48.0	-4.7	
		Extended Option	970	2,942	383	16.4	1,477	16.4	129.2	3,756	8.6	1,750	1,750	1,750	0.0	0.0	0.0	0.0	118.0	118.0	
		Plus Option	7,286	14,966	322	10.9	7.1	128.4	6,017	6.2	48.8	47.6	47.6	47.6	0.0	0.0	0.0	0.0	-49.1	-29.1	
		Consolidated	8,682	18,104	284	14.4	16,974	16.0	134.6	16,521	14.8	164.0	164.0	164.0	0.0	0.0	0.0	0.0	26.7	-18.0	
1263	Esoband Medical Aid Scheme	SAB	9,202	23,088	250	0.0	1,761	0.0	17.2	1,641	0.0	16.5	16.5	1,000	0.0	0.0	0.0	0.0	-1.0	-6.0	
		Consolidated	9,202	23,088	250	0.0	1,761	0.0	17.2	1,641	0.0	16.5	16.5	1,000	0.0	0.0	0.0	0.0	-1.0	-6.0	
Total registered medical schemes				1,229,209	3,075,863	291	0.1	605,200	2.1	44.4	988,900	7.2	46.1	46.1	64,610	0.0	0.0	0.0	0.0	4.8	1.0
Total registered schemes				3,470,042	8,015,718	312	4.1	3,064,038	4.7	101.1	3,094,764	4.8	102.2	102.2	6,641.2	0.0	0.0	0.0	0.0	1.8	0.0



Annexure T: Significant risk transfer arrangements (excluding commercial reinsurance) per option: registered schemes for the year ended 31 December 2010

Notes

RCI = Risk Contribution Income

pmpm = per member per month

pb = per beneficiary

Discontinued options, amalgamated and liquidated schemes' options: As these options did not have any members/beneficiaries at year-end, the pmpm -figures, the average age and pensioner ratios could not be calculated

The scheme liquidated in 2010. Figures were submitted.

Gen-Health Medical Scheme was liquidated with effect from 12 October 2010. Members were transferred to Medshield Medical Scheme.

The scheme amalgamated in 2010. Figures were submitted.

Afrisam SA Medical Scheme amalgamated with Discovery Health Medical Scheme on 1 June 2010.

Umed amalgamated with Discovery Health Medical Scheme on 1 August 2010.

Ingwe Health Plan amalgamated with Momentum Health on 1 September 2010.

Oxygen Medical Scheme amalgamated with Medshield Medical Scheme on 1 October 2010.



Annexure U: Administrator market share and relevant cash flows under their administration for the years ended 31 December 2009-2010

Name of administrator	No of medical schemes	Average members		Average beneficiaries		No of medical schemes		Average beneficiaries		Gross Contribution Income (GCI)					Net relevant healthcare expenditure incurred					Gross Administration Expenditure (GAE)					Administration fees received (excl co-administration fees)				Managed healthcare management services received				Total fees received: administration & managed healthcare management services						
		2010	2010	2010	Market share 2010 %	2009	2009	Market share 2009 %	2010 R'000	pabpm 2010 R	Market share 2010 %	2009 R'000	pabpm 2009 R	Market share 2009 %	2010 R'000	pabpm 2010 R	Market share 2010 %	2009 R'000	pabpm 2009 R	Market share 2009 %	2010 R'000	pabpm 2010 R	As % of GCI 2010	2009 R'000	pabpm 2009 R	As % of GCI 2009	2010 R'000	pabpm R	pampm R	As % of GCI	2010 R'000	pabpm R	pampm R	As % of GCI	2010 R'000	pabpm R	pampm R	As % of GCI	
Aghty Global Health Solutions Africa (Pty) Ltd	1	29174	65292	0.8	2	134535	57	591729	752	84	1159393	717.5	14	444223	993	0.4	1016310	429.2	1.5	84281	1074	14.2	148898	92.2	12.9	59263	759	1494	100	15949	26.4	45.4	27	75222	96.1	2150	127		
Allcare Administrators (Pty) Ltd	4	54092	135447	1.4	4	137482	57	1521745	956	19	1361405	824.1	18	1307838	884.5	1.7	1172472	709.9	1.7	140868	969	10.4	186872	109.5	13.3	123724	761	190.4	81	22511	13.8	34.7	15	144237	90.0	2253	9.6		
Discovery Health (Pty) Ltd	14	1087974	2381321	28.9	13	2154738	291	30183103	1256.2	313	25703521	994.1	303	19484544	494.5	25.9	16478832	645.0	24.2	2938797	102.8	9.7	2721603	109.5	10.6	2835078	992	217.2	94	841323	29.4	64.4	28	3474401	128.7	2814	122		
Edamby Private Health Fund Administrators (Pty) Ltd	1	23832	41436	0.5	2	47357	0.6	642409	1292.4	0.7	703214	1227.1	0.8	496596	998.9	0.4	972543	999.1	0.8	48435	138.0	10.7	74232	129.5	10.6	58302	1173	203.9	9.1	13178	26.5	46.1	21	71485	143.8	2550	11.1		
Medischeme Holdings (Pty) Ltd	22	527118	1201433	14.4	24	1408110	17.7	14145440	981.0	147	15048740	890.6	177	11753343	815.1	15.3	13415170	793.9	19.0	1124017	78.1	80.7	311811	77.6	8.7	852541	591	134.8	65	341472	23.7	54.0	24	1194234	62.8	1888	84		
Metropolitan Health (Pty) Ltd	4	18427	41260	0.5	4	40151	0.5	473443	958.8	0.5	418497	849.0	0.5	400865	899.6	0.5	399349	745.8	0.5	33759	68.2	7.1	30499	43.6	7.3	28223	57.0	126.3	6.0	1449	3.4	7.5	0.4	29892	60.4	1337	6.3		
Metropolitan Health Corporate (Pty) Ltd	11	854434	2229795	27.0	12	1929405	24.3	23405473	874.7	24.3	18227470	787.7	21.9	20809921	777.7	27.2	14480485	711.8	23.9	1231445	44.0	5.3	1012742	43.7	5.6	892797	334	86.9	3.8	1397	0.1	0.1	-	894374	33.4	87.0	3.8		
Momentum Medical Scheme Administrators (Pty) Ltd	12	226431	493874	6.0	12	543764	6.8	6141397	1039.4	6.4	6082144	932.1	7.2	4948547	838.3	6.5	5048425	771.7	7.3	493797	83.3	8.0	518331	79.4	8.5	408421	68.9	148.9	6.4	104832	18.0	38.9	1.7	515203	86.9	1874	8.4		
Old Mutual Healthcare (Pty) Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Private Health Administrators (a division of Swaidan Trust (Pty) Ltd	1	5119	16194	0.2	1	17192	0.2	214081	1311.8	0.2	209181	1013.9	0.2	181005	931.3	0.2	147474	783.7	0.2	31354	140.3	14.4	28420	19.9	13.4	20148	103.9	236.3	9.3	4661	20.9	47.5	1.9	24249	124.8	283.9	11.2		
Professional Scheme Administrators (Pty) Ltd	1	25181	42454	0.8	1	41461	0.8	741802	1516.5	0.8	445555	899.5	0.8	434555	849.4	0.8	410862	826.4	0.9	77222	103.0	10.1	48903	93.1	10.4	52584	70.2	174.0	4.9	8567	11.4	28.4	1.1	61193	81.4	2024	8.0		
Prosperity Health Managers (Pty) Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Providence Healthcare Risk Managers (Pty) Ltd	4	31209	49378	0.8	5	91211	0.6	437448	763.7	0.7	479261	805.4	0.6	537873	644.2	0.7	444872	723.9	0.6	47374	54.5	7.4	45462	44.2	8.2	31939	382	85.7	5.0	12029	14.4	32.3	1.9	43944	52.7	1180	6.9		
Santam Healthcare Management (Pty) Ltd	3	45867	141799	1.7	3	88758	1.1	2180204	1281.4	2.3	1028442	975.2	1.2	1468138	924.2	2.2	718402	674.1	1.8	192424	173.2	8.8	124189	116.4	12.0	127490	751	161.4	8.9	43818	25.6	56.1	20	171208	100.4	2144	7.9		
Sachaba Medical Solutions (Pty) Ltd	2	78572	193441	2.3	2	188461	2.4	2056198	885.8	2.1	1891153	803.5	2.1	1972894	849.9	2.4	1683105	734.4	2.4	197824	85.2	9.6	192926	89.2	10.4	134430	580	142.8	4.5	36177	15.6	38.4	1.8	170807	73.6	1812	8.3		
Self-administered	15	381572	804012	9.8	15	740445	9.5	9242258	957.9	9.4	7754912	873.0	9.1	8041363	833.3	10.5	7018920	789.9	10.2	718708	74.5	7.8	439141	71.9	8.2	29559	31	6.5	0.3	39792	4.1	8.7	0.4	49341	7.2	15.1	0.8		
Sigma Health Fund Managers (Pty) Ltd*	-	-	-	-	1	70242	0.9	-	-	-	783496	921.4	0.9	-	-	-	669568	787.4	1.0	-	-	-	74293	87.4	9.5	-	-	-	-	-	-	-	-	-	-	-	-	-	
Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd	1	6753	17975	0.2	1	14840	0.2	108888	504.4	0.1	84487	474.3	0.1	93202	432.0	0.1	68788	386.1	0.1	13975	64.8	12.8	9138	51.3	10.8	10709	494	132.1	5.8	3321	16.3	43.5	3.2	14230	64.0	1754	13.1		
Universal Healthcare Administrators (Pty) Ltd*	6	33722	70430	0.9	6	74170	0.9	804244	951.4	0.8	746232	840.9	0.9	653634	773.4	0.9	739885	831.3	1.1	75227	89.0	9.4	75321	84.6	9.8	62597	741	154.7	7.8	222	0.3	0.5	-	62819	74.3	1552	7.8		
V Med Administrators (Pty) Ltd	3	124299	277415	3.4	4	242274	3.0	3349139	1005.3	3.5	3330232	870.3	3.0	2804713	841.9	3.7	2057999	707.9	3.0	330808	99.3	9.9	237174	81.4	9.4	191527	575	126.4	5.7	48791	14.6	32.2	1.5	240278	72.1	1583	7.2		
Total	100	3582008	8243927	100.0	111	7946218	100.0	16481417	975.3	100.0	84963218	890.0	100.0	76427038	774.6	100.0	48898244	722.5	100.0	7822443	79.1	8.1	7489313	78.5	8.8	592041	454	152.3	6.7	1541178	23.5	51.7	23	7461240	79.3	182.8	8.0		
Total excluding self-administered scheme	95	3200493	7439418	90.2	96	7205768	90.7	87239359	977.2	90.4	79106306	891.7	90.9	48586472	748.3	89.5	43879326	716.4	89.8	7163744	79.6	8.1	4850172	79.2	8.9	5890502	441	153.8	6.6	1501396	24.8	54.7	24	3391898	83.0	1930	8.5		

Notes

Prior year figures have been restated.

GCI = Gross Contribution Income

GAE = Gross Administration Expenditure

pabpm = per average beneficiary per month

pampm = per average member per month

The number of medical schemes includes those that were in operation at any point in 2010. As at the end of December 2010, there were 100 registered schemes.

As only annual figures are submitted, in cases where a scheme changed its administrator during the course of the year, the scheme's annual income and expenditure are allocated to the administrator at year-end.

The following administrator's name changed in 2010: Status Medical Aid Administrators (Pty) Ltd changed its name to Universal Healthcare Administrators (Pty) Ltd on 3 June 2010.

No administrator's business was sold in 2010.

The following administrator ceased operations in 2010:

Sigma Health Fund Managers (Pty) Ltd ceased operations after 30 June 2010 as the administration contract with its only client, Pro Sano Medical Scheme, was cancelled.



Explanatory notes: to the Annexures

for the year ended 31 December 2010

No new medical schemes were registered in 2010.

The following medical scheme changed its name in 2010:

Ref. no.	New name	Old name	With effect from
1576	Liberty Medical Scheme	Liberty Health Medical Scheme	1 January 2010

The following medical schemes amalgamated in 2010:

Ref. no.	Name	Scheme amalgamated with	Ref. no.	With effect from
1588	Medcor	Government Employees Medical Scheme (GEMS)	1598	1 January 2010
1549	Medicover	Liberty Medical Scheme	1576	1 January 2010
1147	Telemed	Bestmed Medical Scheme	1252	1 January 2010
1487	Afrisam SA Medical Scheme	Discovery Health Medical Scheme	1125	1 June 2010
1434	Umed	Discovery Health Medical Scheme	1125	1 August 2010
1577	Ingwe Health Plan	Momentum Health	1167	1 September 2010
1215	Oxygen Medical Scheme	Medshield Medical Scheme	1140	1 October 2010

The following medical scheme was wound-up in 2010:

Ref. no.	Name	With effect from
1561	Gen-Health Medical Scheme*	12 October 2010

* Members were transferred to Medshield Medical Scheme.

The following medical scheme was placed under curatorship in 2010:

Ref. no.	Name	With effect from
1196	Protea Medical Aid Society	29 October 2010



Explanatory notes: to the Annexures

for the year ended 31 December 2010

The following medical scheme's curatorship was lifted in 2010:

Ref. no.	Name	With effect from
1454	Pro Sano Medical Scheme	1 November 2010

The following medical scheme did not submit any information in respect of 2009 and was therefore not included in the Annexures:

Ref. no.	Name	Reason
1589	Solvita Medical Scheme	The scheme was liquidated with effect from 16 January 2009.

The following medical scheme submitted unaudited information in respect of 2010:

Ref. no.	Name	Reason
1561	Gen-Health Medical Scheme	The scheme was liquidated with effect from 12 October 2010.

Please take note that the figures in the Annual Report are rounded off. The percentage variance will therefore be different to that in the Annexures. Bargaining Council Schemes, formerly known as Exempt Schemes, were excluded from the Annexures due to lack of information.