

Annual Report

2007-08



Council for Medical Schemes



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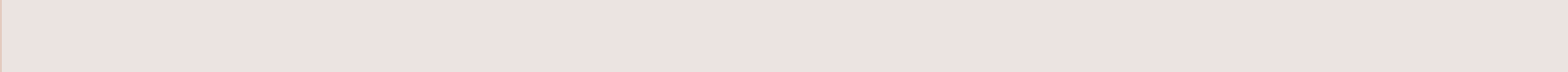
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Corporate
overview

Vision

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

Profile

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

Mission

The CMS will act in an administratively fair and transparent manner, with integrity and professionalism, and will achieve this by:

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

Our approach

We act in an administratively fair and transparent manner, with integrity, professionalism and respect.

We are conscious of the need to be cost-effective in the use of CMS resources and those of regulated entities.

We are proportionate in our actions and recognise the responsibilities of trustees.

We are mindful not to impede innovation unduly, and focus on facilitating fair competition.

Our key organisational goals

Goal 1: We monitor the impact of the Medical Schemes Act 131 of 1998 and recommend improvements. We conduct research into the impact that

the MSA is having on the key policy goals of reducing unfair discrimination in access to health insurance, improving access to prescribed benefits, and making information available on important trends in medical schemes.

Goal 2: We secure adequate protection for beneficiaries by approving the manner in which medical schemes carry out business and by monitoring their financial performance. We assess the financial performance of schemes and monitor their compliance with the financial management standards so as to contribute towards a financially sound medical schemes industry. We also work to ensure that all entities conducting medical schemes business are appropriately licensed to do so.

Goal 3: We support the work of trustees and promote public understanding of the way in which medical schemes function. We assist with the training of trustees, provide advice, and work to improve the understanding of medical schemes among market participants. We also seek to increase our own understanding of the concerns and priorities of trustees and beneficiaries, and to be more responsive to their needs.

Goal 4: We take fair and timely enforcement actions when required. In taking vigorous and timely enforcement action, we treat all parties fairly. We also act with integrity and in a consistent manner. We regard vigorous enforcement as an important deterrent to undesirable behaviour and as a key to our credibility.

Goal 5: We investigate and resolve complaints of beneficiaries. We assist beneficiaries to achieve fair and unbiased outcomes when they lodge complaints against their medical schemes. We also contribute to the speedy resolution of appeals lodged with the CMS or the independent Appeal Board.

Goal 6: We foster the development of the CMS as an attractive workplace and an employer of choice. We will maintain the CMS as an attractive place to work at by keenly focusing on our recruitment, remuneration, employee development, and equity strategies. We also seek to advance the values of teamwork and leadership, sharing, taking pride in our achievements, and doing things that change people's lives. In addition, we also seek to manage our financial resources in an impeccable manner and to enhance our business competence and effectiveness continuously through the use of appropriate information systems.

Goal 7: We develop strategic alliances with counterpart regulators and others. We cooperate with and learn from the experiences of our regulatory counterparts at home and abroad so as to strengthen the health insurance regulatory system.



Chairperson's
statement

It is with pleasure that I present the Annual Report of the Council for Medical Schemes for 2007-08. At the outset, I wish to express my gratitude to members of the Council, to the Registrar and his team as well as to the principal officers, trustees and other employees of medical schemes and their administrators who have all worked together to make this report a reality.

The Annual Report provides a fair and transparent representation of the activities and financial performance of the Council and medical schemes during the past financial year, and I am confident that the Ministry of Health, medical schemes, administrators, brokers, beneficiaries, and members of the public will find it informative and useful.

The private health financing industry is complex, dynamic and challenging. This Report provides good insight into its demographic and financial trends, and allows individual medical schemes to benchmark their performance against the performance of other schemes. It also gives beneficiaries the opportunity to compare the performance of their own medical scheme with that of others, empowering them to make informed choices.

The CMS is committed to advancing the interests of beneficiaries. The financial year under review shows that we have done well in meeting our statutory objectives and in protecting the health financing environment in South Africa. I would again like to thank all members of the Council, the Registrar, Patrick Masobe, and his team for their unwavering dedication, inspiring enthusiasm and hard work throughout another challenging yet rewarding year.

Regulatory developments are part of our daily lives, and the past year has proven to be no different. We have enjoyed addressing the reforms of the Medical Schemes Amendment Bill, especially those focused on improving medical schemes' governance, rationalising benefit design, and implementing the Risk Equalisation Fund. We continue to promote the causes of greater rationality in health service pricing determination as well as making quality medical scheme benefits more accessible to all South Africans.

But we are aware that, despite the progress made thus far, much needs to be done. We will continue to strive for ever-higher levels of competency and efficiency, and to this end we will continue to network with our counterparts in other parts of the world.

The Council looks forward to continuing its engagement with the

Minister of Health, the Portfolio Committee on Health, the Director-General of Health, and officials in the Ministry. We greatly appreciate their continuing support and guidance. We also value the constructive interactions that we have enjoyed with the Board of Healthcare Funders of Southern Africa as well as with the many other stakeholders and individuals who are equally committed to improving the lives of all South Africans. We look forward to strengthening these interactions as we continue to strive for a cost-efficient, equitable health system for our country and its people.



Prof. William Pick
Chairperson
Council for Medical Schemes
June 2008



Registrar's review

Goal 1: We monitor the impact of the Medical Schemes Act 131 of 1998 and recommend improvements.

In the financial year under review, my colleagues and I at the CMS have made considerable progress in enhancing the protection of beneficiaries of medical schemes and in contributing to the development of an industry that is stable, financially sound, and well governed.

In this review, we report on the many steps and interventions taken by the CMS to meet its strategic goals.

Regulatory and policy development

Medical Schemes Amendment Bill

In the previous year we reported that the Minister of Health (Minister) had published the Medical Schemes Amendment Bill for public comment. During May 2007 we met with officials from the Health Department to discuss these comments, and recommended appropriate policy proposals. Following those discussions, we considered a set of draft recommendations in respect of proposed amendments to this Bill, and took legal advice on them at the beginning of July 2007. A final set of recommendations was subsequently sent to the Minister taking into account the legal review.

Cabinet approved the Bill at its meeting of 5 March 2008. We expected the Bill to be considered by Parliament. The Bill seeks to introduce a Risk Equalisation Fund (REF), make consequential changes to the benefit designs of medical schemes, introduce provisions to strengthen governance, and lay the platform for the introduction of low-income benefit options.

Developing a greater understanding of and containing medical schemes costs

The CMS met for its annual strategic planning session in November 2007 and agreed to focus on three strategic priorities during 2008-09 (see Figure 1 on left).

In the case of cost containment, our concerns had to do with uncontrolled cost escalation, which leads to the devaluation of scheme benefits and an increased balance-billing of members. Another concern was the absence of effective negotiation between providers and funders of health-care.

The CMS set up a sub-committee to develop further some prelimi-

nary proposals in this regard. We sought and received input from the Board of Healthcare Funders (BHF) and other key stakeholders. We held a meeting with BHF on 14 June 2007 to discuss the proposals with a view to defining a position that could be presented to the Minister and the Department for consideration. We canvassed ideas for a statutory framework for the development of a tariff that excluded balance-billing for health services provided to members of medical schemes by means of a collective bargaining process between sufficiently representative bodies of funders and providers.

On 21 September 2007 we made a presentation to the Private Health Indaba called by the Minister to discuss ways to control cost escalation in the private sector. We focussed on the causes of cost escalation in medical schemes and made recommendations to address this problem, including the proposal of a central bargaining framework.

Towards the end of December 2007, we received complaints from medical schemes about private hospital tariff increases which appeared unreasonable and, in some respects, potentially unlawful. Our lawyers wrote to the private hospital groups warning them that, should they persist with the increases, the Registrar of Medical Schemes (Registrar) would report them to the competition authorities and institute legal action. We also participated in the Minister's attempts to engage in discussions with the hospital groups in an attempt to resolve the concerns.

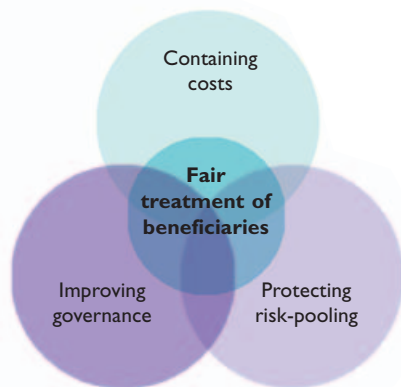
At its meeting in February 2008 the CMS took note of the Minister's interactions with the hospital groups over tariff increases. In view of these processes, we decided not to proceed with litigation with the hospital groups for now, but instead to continue engaging on the issues and to provide support to ministerial processes where possible.

At our strategic planning session in November 2007 we decided to undertake research on the costs of medical schemes. We completed this research at the beginning of 2008 and released our report (see page 11). It was meant to provide useful information to support the Minister's efforts to contain rapidly escalating costs, but it generated widespread media attention and, somewhat predictably, drew an angry public response from the private hospital sector.

Reviewing Prescribed Minimum Benefits

At our strategic planning session in November 2007, we approved the initiation of a process to review the Prescribed Minimum Benefits (PMBs)

Figure 1: Strategic priorities 2008-09





with the Department of Health. We began the process by hosting a consultative workshop with stakeholders on 15 February 2008 in Johannesburg. Terms of reference for the review were published along with a document on the governance, process, structure, and objectives of the review. We also published a consultation document on the future shape of PMBs for comment. Teams from the CMS and the Department of Health were assessing these comments at the time of writing.

Developing systems for a Risk Equalisation Fund

In the year under review we focussed on three key tasks:

- completing the commissioning of the Information Technology (IT) and software infrastructure required for managing the risk equalisation transfers;
- assisting with the readiness of schemes to submit the required risk assessment data to the Registrar; and
- analysing the data and reporting back to schemes on our findings.

We continued to develop the REF systems, but some of this development was slower than first expected. The IT infrastructure was completed as planned, but there were delays with the completion of the REF software. This was mainly because we were unable to access certain types of data from schemes due to delays in finalising the required legislation. We are nonetheless grateful to Discovery Health Medical Scheme (Discovery Health) and Medscheme for making available to us some of the data that was used to test our IT infrastructure.

We made considerable progress with the submission and analysis of data on potential REF risk factors. The REF Unit worked with a panel of experts to research many statistical models that could be used to analyse the REF data. We found that data quality improved further, with the REF price-by-age curves now very close to the expected levels. In spite of this, our scoring system showed that approximately 25.0% of schemes were still submitting data that needed to be improved before financial transfers could commence.

We provided individual comments on REF submissions to all schemes. Meetings were scheduled with more than 30 schemes to discuss our findings on their REF submissions and areas for improvement in the quality of their data.

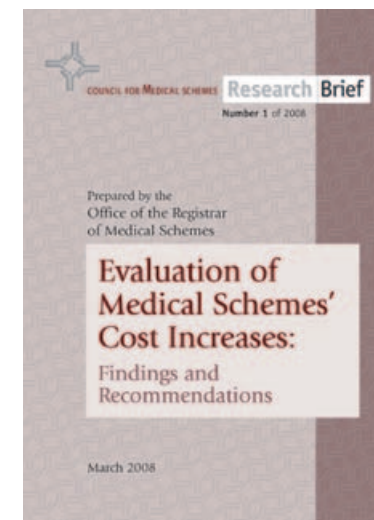
The Risk Equalisation Technical Advisory Panel (RETAP) was reconstituted during October 2007 under clearer terms of reference, and its participants selected a new chairperson. Since then, RETAP and the Office of the Registrar (Office) have cooperated positively with each other.

In January 2008 our REF team was strengthened by the appointment of actuarial and statistical experts to assist with the analyses we require. We also published two revisions of the *Guidelines for the Identification of Beneficiaries with REF Risk Factors in Accordance with the REF Entry and Verification Criteria*.

Monitoring ICD-10

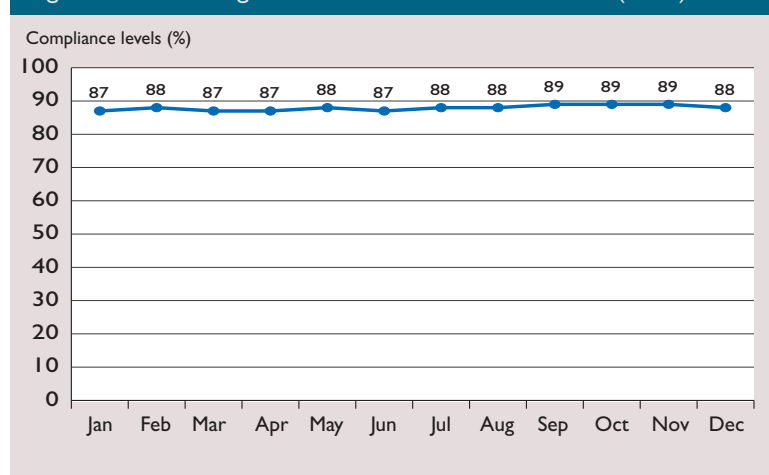
There were various developments in the continuing implementation of the International Classification of Diseases 10th Revision (ICD-10) coding in schemes. The implementation team concluded the development of a policy framework for handling confidentiality. This was negotiated both with the South African Medical Association (SAMA) and with the Health Professions Council of South Africa (HPCSA).

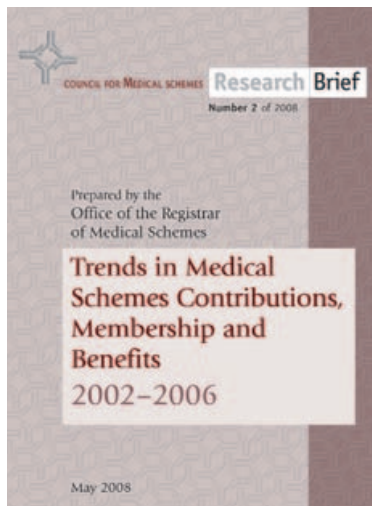
We have also continued to analyse aggregate ICD-10 compliance by providers. There is generally a high level of provider compliance with submission requirements.



Our Research Brief 1 of 2008 reports on the costs of medical schemes.

Figure 2: Monitoring ICD-10 valid claims submissions (2007)





Our Research Brief 2 of 2008 gives an overview of trends in medical schemes' contributions, claims, and utilisation between 2002 and 2006.

We also published various circulars on the technical aspects of ICD-10 implementation.

Trends in medical schemes' contributions, benefits, and claims

We finalised our report on trends in medical schemes' contributions, claims, and utilisation between 2002 and 2006 (see inset). It shows that schemes have been spending significantly more, especially on private hospitals, but that at the same time members have been using private hospitals less frequently since 2002. Members' use of private specialists has, however, increased during this time.

Contributions to the Health Systems Trust's annual review of healthcare in South Africa

Our staff contributed three chapters to the Health Systems Trust's annual publication, which this time focussed on the role of the private sector within the South African health system. The chapters focussed on the exposition of social and national health insurance models for SA, health information systems in the private sector, and private hospitals. Our Head of Strategy served as a guest editor for the publication, and brought to bear his considerable understanding of the private health sector.

Pre-authorisation and payment reversals

We hosted a workshop on 10 May 2007 to discuss areas of contention between schemes and providers over pre-authorisation and payment reversals by schemes and administrators. The meeting was attended by representatives from BHF, schemes, administrators, managed healthcare organisations, the Hospital Association of South Africa (HASA), the South African Dental Association (SADA), and SAMA. Discussion was lively, and crystallised areas of agreement and difference between stakeholders. A task team was set up under the coordination of BHF to take the various issues forward and to develop a set of recommendations for the CMS to consider.

Reviewing managed healthcare

We completed and circulated internally for comment a review of the literature on managed healthcare models and alternative approaches to risk-sharing. We continued working on the review of the effectiveness of managed healthcare models. We expect this report to be complete by October 2009.

Building partnerships with counterpart regulators

During the period under review we began to develop partnerships with counterpart regulators. By cooperating with other regulators, we hope to learn about and contribute to international regulatory standards. We also hope to identify and close the gap in regulatory best practices. We have seen modest gains in this regard.

We hosted a delegation from the Nigerian National Health Insurance Scheme (NHIS) whose members wanted to learn more about the South African medical schemes environment. We also visited the NHIS and the Nigerian Consumer Protection Council (CPC) in November 2007 to explore further cooperation and the possibility of formalising memoranda of agreement.

Several staff members attended a training course in the United Kingdom (UK) on that country's risk-based regulatory model, which was offered by the Financial Services Authority (FSA). The visit was very productive and has given further impetus to our risk-based development work. We intend to explore areas for further cooperation with the FSA.



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

Approving the conduct of medical schemes, benefits, and contributions

We continued to develop the *Benefit Analyser*, which will help to assess the benefit and contribution changes of schemes that require our approval. We also finished developing templates that will allow schemes to submit contributions and benefits electronically. Five medical schemes (Momentum Health, Discovery Health, Bestmed Medical Scheme, Medicovert, and Fedhealth Medical Scheme) acted as pilots in the development process, having been invited to submit their contribution and benefit structures in terms of the proposed templates and then to evaluate the instrument. The *Benefit Analyser* will also allow the CMS to provide schemes with more in-depth feedback on the projected impact that their proposed changes may have on their members.

In short, the rule-approval process within the Office will be considerably enhanced. We expect the electronic templates and the *Benefit Analyser* to be fully deployed in October 2008.

Benefit and contribution changes for January 2008

We approved the benefit and contribution changes of all schemes during October to December 2007.

Open schemes registered 169 benefit options for January 2008, compared with 200 at the end of 2007. Restricted schemes had 143 benefit options approved, compared to the 145 previously in operation. For all

schemes, seven options were discontinued voluntarily, while a further 21 were refused approval as they did not comply with regulatory requirements. Nineteen benefit options were discontinued as a result of consolidations brought about by scheme mergers.

Table 1 below shows the changes in the number of options registered in January 2008. The total number of registered scheme options decreased from 345 in 2007 to 312 in 2008.

Contributions

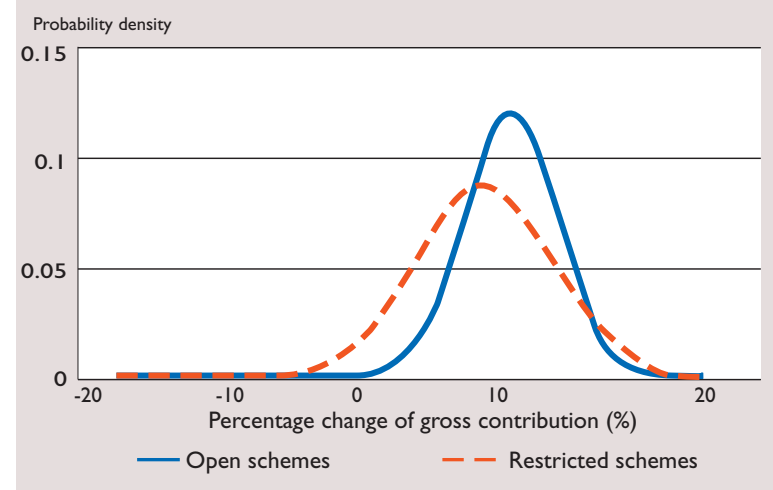
The average gross contribution increase for 2008 was 8.3%. Open schemes had an average increase of 9.9% while restricted schemes came in at 7.5%. The risk contributions increase for a family of three in all medical schemes was 8.2%. In open schemes the risk contribution increased by 9.7% compared to 8.4% in the previous year. Risk contributions increased by slightly less (7.4%) in restricted schemes. There was a higher increase in gross contributions relative to risk contributions in open and restricted schemes.

Average contributions for a principal member were R1 189.5 and R1 090.5 in open and restricted schemes respectively. The minimum month-

Table 1: Number of benefit options 2008

Option status	Open scheme options	Restricted scheme options	Total
Options registered in January 2007	200	145	345
Discontinued options	(7)	-	(7)
Discontinued options due to scheme mergers	(16)	(3)	(19)
New options	4	10	14
Options with mid-year contribution changes	-	(19)	(19)
Options not registered	(12)	(9)	(21)
Reviewed and approved scheme options	169	124	293
Options with mid-year contribution changes	-	19	19
Options registered in January 2008	169	143	312

Figure 3: Normal distribution of contribution rate changes



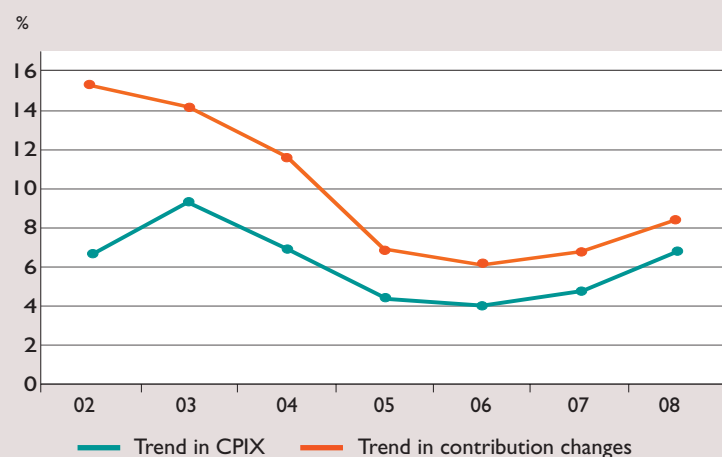


ly contributions payable were R330.1 per member for open schemes and R161.0 for restricted schemes. The minimum monthly contributions for a family of three were R688.1 for open schemes and R264.9 for restricted schemes.

Change in contributions relative to consumer price inflation

Figure 4 below shows the trend of CPIX (Consumer Price Index (CPI) excluding interest rates on mortgage bonds) against the trend for contribution rate changes from 2002 to 2008. The consumer inflation index and contribution rate trends were uncorrelated for 2002-03. In 2003-05, their direction of change became correlated, which is illustrated by a narrowing of the distance between the two trend lines. The trend in contribution changes also followed a turn in direction that was consistent with the underlying trend cycle, signalled by the CPIX in 2006 and 2007. The structural relationship between the trend lines for 2008 indicates that CPIX also seems to have risen at an increasing rate relative to the rate of contribution increases.

Figure 4: Contribution rate changes and CPIX



The CPIX trend line in the time plot is based on CPIX at the time of scheme rule assessments (at the end of September of the previous year)

We received applications for contribution changes from those schemes that routinely increase contributions at mid-year: BHP Billiton SA Medical Scheme, Naspers Medical Fund, Engen Medical Benefit Fund, Old Mutual Staff Medical Aid Scheme, Imperial Group Medical Scheme, Clicks Group Medical Scheme, Massmart Health Plan, and Impala Medical Plan. These were analysed and approved when appropriate. A number of schemes sought mid-year contribution increases in light of their financial performances: Hosmed Medical Aid Scheme, Renaissance Health Medical Scheme, BPSA Medical Scheme, Openplan Medical Scheme, and Compicare Medical Scheme. We approved the Executive Plan option of Discovery Health with effect from 1 July 2007 as well as new options in Suremed Health, Telemed, and Gen-Health Medical Scheme. Bonitas Medical Fund (Bonitas) sought approval to reduce contributions on its BonCap option.

Evaluating other scheme rules

The CMS evaluated and registered rule amendments of a number of schemes during the period under review. These were, among others, amendments to other substantive rule provisions, including:

- refunding excess late-joiner penalties charged after proof of previous membership is supplied (Medihelp);
- electing trustees (Telemed);
- introducing dental managed care services (Pro Sano Medical Scheme); and
- being eligible for membership (Engen Medical Benefit Fund).

We engaged with schemes on a range of issues and concerns, including:

- the composition of the Board of Trustees (Global Health);
- eligibility criteria (Profmed);
- the appointment of the State as a Designated Service Provider (DSP) for chronic medicines (Spectramed);
- the non-sustainability of options (Metropolitan Medical Scheme, Pharos Medical Plan);
- international travel benefits (Munimed, Pathfinder Medical Scheme); and
- satellite conferencing for Annual General Meetings (AGMs) (Medipos Medical Scheme).

Other matters concerned Profmed, in relation to its restricted membership status; and KwaZulu-Natal Medical Aid Scheme, in relation to the suspension of its principal officer; membership losses, solvency declines, and governance problems.

Consolidating schemes and amalgamations

We dealt with a number of applications for amalgamations of schemes between April 2007 and March 2008.

- The amalgamation between Mutual & Federal Medical Aid Fund and Nedgroup Medical Aid Scheme was finalised.
- Meridian Health completed a merger with Momentum Health.
- The amalgamation of Bestmed and the Council for Scientific and Industrial Research (CSIR) Medical Scheme was approved.
- Munimed merged with Global Health and formed Keyhealth.
- CIMAS Wellness Medical Aid Scheme, Lifemed Medical Scheme, and Compicare came together to form a new scheme, Compicare Medical Scheme.
- A proposed amalgamation between BHP Billiton and Bonitas was approved for voting by members.

A number of liquidations were finalised during the period under review: Mercantile & General SA, Ellerine Holdings, Highveld Medical Scheme, and Relyant Medical Scheme. Bizhealth went into liquidation after talks of a merger with Protea Medical Aid Society failed.

Bestmed sold its administration business to Sanlam. We registered a new restricted scheme, Motohealth Care Medical Scheme, with effect from 1 October 2007.

Market consolidation is in many instances desirable, given the bigger size and, consequently, the better stability of risk pools in merged entities. But a key strategic issue for the CMS is ensuring that consolidation is effectively managed so as to protect the interests of affected members adequately and to ensure that effective competition is enhanced, rather than reduced, through the consolidation process.

Monitoring the financial performance of schemes and promoting their financial soundness

Improving statutory returns and accounting requirements

Our Financial Supervision Unit (FSU) carries out much of our work around improving statutory returns and ensuring accounting requirements are adhered to. The Unit relies on information collected through our quarterly and annual statutory returns. We completed a review of these statutory returns in the first quarter of the period under review. The 2007 quarterly returns were subsequently made available to schemes on 6 July 2007, and annual returns during March 2008 in time to complete the 2007 year-end information.

We identified common accounting errors and problems at the conclusion of the 2007 analyses of statutory returns; we had to reject a few of them. We therefore issued a circular explaining these problems and clarifying our requirements to trustees. The problems included:

- inappropriate formats of income statements;
- Boards of Trustees failing to report on matters of non-compliance with the MSA;
- basic errors;
- poor quality of returns;
- insufficient data provided;
- no consistency between schemes on the way they reported on risk-transfer arrangements;
- incorrect disclosure of related parties;
- not disclosing trustee remuneration in the Annual Financial Statements (AFS), as required by Regulation 6A of the MSA;
- incorrect completion of the sections in the returns on provision for impaired receivables; and
- incorrect classification of investment management fees and vehicle accident recoveries.

Furthermore, the membership figures in the returns of some schemes did not agree with the reports of the Boards of Trustees. And the results for benefit options in the AFS sometimes did not agree with the returns (the AFS took investment income into account whereas the returns did not).

Reporting errors and poor-quality data in statutory returns present significant problems for the regulatory function and accountability of



schemes towards their members. We continue to work with schemes to ensure that the offending returns are rectified to meet satisfactory levels.

During the period under review we held a number of meetings with the South African Institute for Chartered Accountants (SAICA) Medical Schemes Project Group to discuss the various concerns of the Registrar. Four sub-committees were subsequently established, consisting of a SAICA representative, technical experts from auditing firms, administrator representatives, and our own staff.

The work done to date includes reviewing the current accounting guide to make appropriate changes in line with International Financial Reporting Standards (IFRS) as well as preparing comments and examples for the illustrative financial statements, in particular income statements. These interventions aim to enhance the quality of the data that is submitted in the AFS and statutory returns, achieving standardisation and uniformity regarding proper disclosure and reducing errors in the annual statutory returns.

The sub-committees identified new issues that are to be built into the trustee training processes to promote better reporting standards in future submissions.

We finalised the *Medical Schemes Accounting Guide* with the SAICA Medical Schemes Interest Group and published it in November 2007. We also circulated formats of summarised financial statements and income statements. We are working with the International Regulatory Board of Auditors (IRBA) to complete a similar guide for the auditing of medical schemes: the *Medical Schemes Audit Guide*.

Assessing the financial performance of schemes in 2007

The number of principal members increased by 6.5% to 3 178 927 and that of beneficiaries by 5.0% to 7 478 040 at the end of December 2007. These membership numbers exclude members of bargaining council schemes and Motohealth Care due to data-related issues. The ratio of dependants to active members remained unchanged at 1.4. The pensioner ratio decreased from 6.3% to 6.2%.

Gross Contribution Income (GCI) increased by 12.3% to R64.7 billion. Of this amount, R56.2 billion was paid out in benefits. This was an increase of 10.2% on the R51.1 billion paid out in the previous year.

Expenditure on hospital services accounted for R20.2 billion or 36.0% of the total benefits paid to providers. This was an increase of 12.5% on

2006. Private hospitals expenditure accounted for R19.9 billion, an increase of 12.5% on 2006. Public hospitals received R306.9 million.

Payments to medical specialists accounted for R12.2 billion or 21.7% of benefits paid in 2007. This was a year-on-year increase of 11.0%. General Practitioners (GPs) received R4.3 billion (7.7%) of total benefits paid. This was a decrease of 1.5% compared with 2006.

Expenditure on medicines dispensed by pharmacists and providers other than hospitals increased by 8.2% to R9.4 billion. This accounted for 16.7% of scheme benefits in 2007.

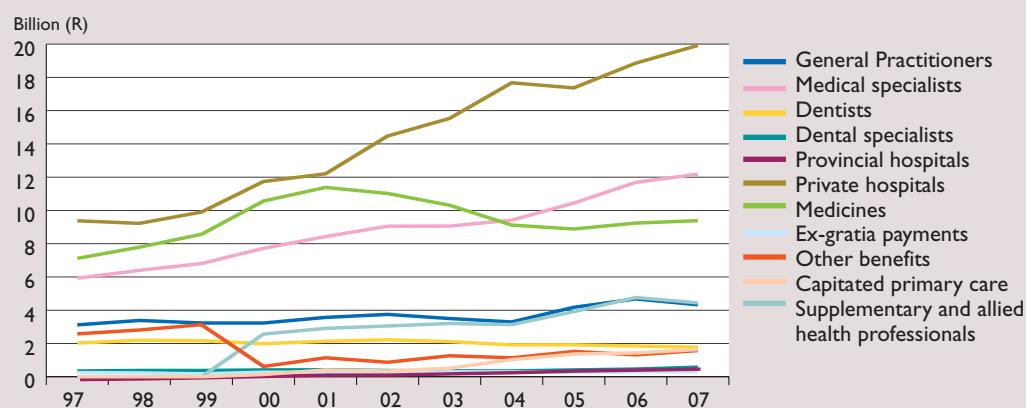
Dental specialists displayed an increase of 32.7% to R576.0 million, while benefits paid to dentists accounted for R1.8 billion. Supplementary and allied health professionals accounted for R4.4 billion (7.9%) of the total expenditure paid by medical schemes to providers.

Figure 5 below shows the trends in total benefits paid over the 10 years.

Administration expenditure in all medical schemes rose by 6.7% to R6.3 billion at the end of December 2007, from R5.9 billion in 2006. Administration expenditure in open schemes increased by 3.8% to R4.9 billion from R4.7 billion in 2006. Administration expenditure in restricted schemes increased by 17.9% from R1.2 billion to R1.4 billion.

Expenditure on managing benefits (managed healthcare fees) grew by

Figure 5: Benefits paid: 2007 prices*



* The values were adjusted for CPIX for 1997-2007

9.6% to R1.5 billion. Brokers were paid an additional 6.1%, raising their fees to R1.0 billion from R983.0 million in 2006. Total impaired receiv-

ables (previously known as bad debts) increased by 27.2% to R93.9 million compared to R73.8 million at the end of 2006.

Total non-healthcare expenditure (in other words administration fees, fees for managed healthcare, broker fees, impairments, and commercial reinsurance) rose by approximately 7.3% to R8.9 billion in 2007 from R8.3 billion.

The operating deficit was R992.0 million in 2007. This was a substantial decrease from 2006. Investment income increased by 28.9% to R2.4 billion while income from other sources added another R1.0 billion. These additional sources of income helped schemes to convert the operating deficit into a final surplus for the year of R2.4 billion, which was a 107.6% increase on the 2006 surplus of R1.1 billion.

Net assets or members' funds, defined as total assets less total liabilities, rose by 9.5% to R26.8 billion from R24.5 billion in 2006. The resultant industry average solvency was therefore relatively unchanged at 37.8% in December 2007, from 37.9% in 2006. This level was still higher than the prescribed solvency level of 25.0%. The solvency ratio of open schemes was 28.6% while that of restricted schemes was 58.9%. These solvency results are shown in Figures 6, 7 and 8 on this page.

Figure 6: Industry solvency trends for all schemes

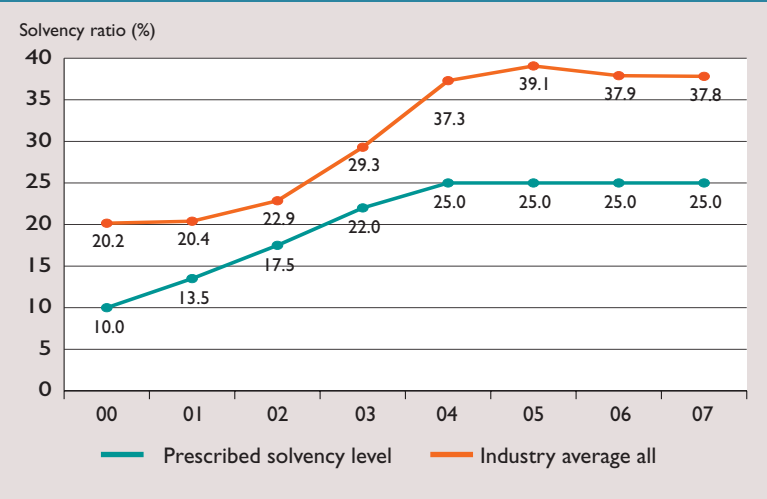


Figure 7: Industry solvency trends for open schemes

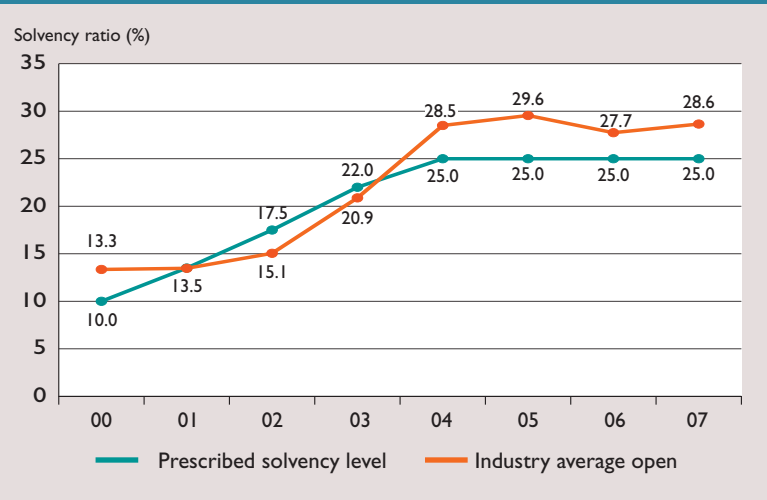
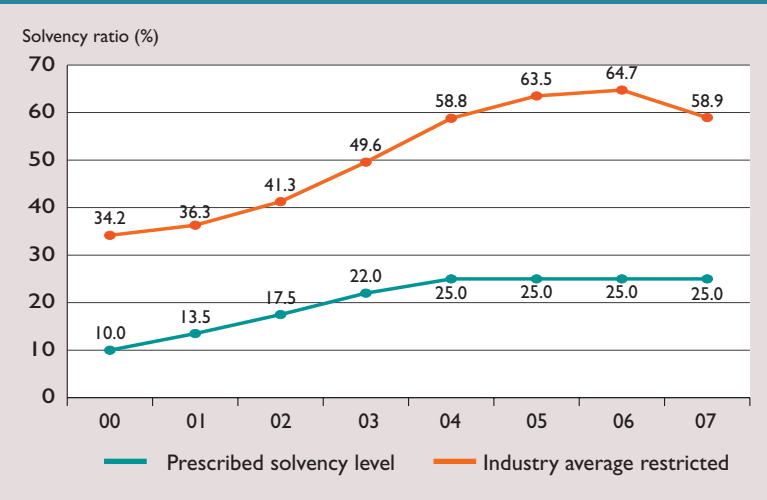


Figure 8: Industry solvency trends for restricted schemes





Monitoring compliance with solvency requirements of Regulation 29

We monitor the financial soundness of medical schemes. Schemes that fail to meet statutory solvency requirements must submit business plans, which we analyse and comment on.

Clicks Group Medical Scheme had a solvency ratio of 18.4% during 2007, which it attributed to the admission of new members, high claims patterns, and relatively low contribution increases. Their business plan proposed changing day-to-day benefits, the employer injecting funds, and increasing contributions to attain the required 25.0% solvency level by 2010. At the time of writing, the scheme had not submitted its audited financial statements.

Telemed had a solvency ratio of 9.3% at the end of 2007, which it attributed to high claims ratios, increasing pensioner ratios, and member growth. Mitigating measures in the scheme's business plan include targeted marketing and cost control to attain the required solvency level by 2011.

Renaissance performed poorly during 2007, and missed its solvency targets. This was attributed to loss-making options and the cancellation of the scheme's capitation option. The scheme's business plan projected a solvency ratio of 19.2% by the end of 2008, but because of further deterioration, the scheme was placed under curatorship.

Medcor had a solvency level of 24.2% as at 31 December 2007. The trustees appointed a project team to evaluate the scheme's future options and possible amalgamation with the Government Employees Medical Scheme (GEMS).

The solvency level of Humanity Medical Scheme (Humanity) (previously KwaZulu-Natal Medical Aid Scheme) dropped from 17.9% in 2006 to 3.6% at the end of 2007. The scheme attributed the drop to unexpectedly high claims ratios in the latter part of the year and to an increase in Incurred But Not Reported (IBNR) provisions. Intensive interaction with the scheme ensued. The outlook for the scheme looked bleak at the time of writing, exacerbated by discord between the trustees and the principal officer.

Hosmed submitted a business plan projecting solvency levels of 9.7% in 2007, 15.2% in 2008, and 25.2% in 2009.

Oxygen Medical Scheme (Oxygen) indicated solvency levels of 17.8% in 2007 and 25.4% in 2010. The scheme attributes its financial position to the ageing member profile and higher-than-expected claims numbers.

The solvency level of Discovery Health stood at 23.0% on 31 December 2007. This was in line with the projections it made in its business plan. The scheme projects a solvency margin of 25.0% by the end of 2008. We continued to engage with the scheme concerning its former primary healthcare capitation arrangement with Discovery Health (Pty) Ltd.

We continue to engage with BEPMED about their low solvency levels and an action plan to rectify the situation. The scheme had a solvency level of 2.3% at the end of 2007. A guarantee is in place to cover any potential shortfalls in reserves. We approved the reinsurance contract with Constantia Insurance given the low membership and low reserves of the scheme, although the reinsurance premium increased in 2007 by almost 40.0% from 2006 levels.

We declined the application to cancel a financial guarantee to Open Plan Medical Scheme based on the scheme's deteriorating financial position and continued decline in membership.

The solvency level of Pharos Medical Plan at the end of 2007 was 9.0%, well above the target of 6.0% set out in its business plan. The plan projects that the scheme will achieve statutory solvency levels by 2010 through membership growth strategies, new benefit limits, and reduced non-healthcare expenditure. We approved their application for two separate guarantees to be replaced by a single guarantee of the same amount.

We discussed governance-related issues and adjustments to medical savings plan liabilities with Medicover. Although the scheme was well above statutory solvency levels for the period under review (2007), its solvency dropped significantly in the last two calendar years.

GEMS continued to make progress with its solvency and membership growth. The scheme had quarterly meetings with the Registrar to provide progress reports on financial performance. As at 31 December 2007, the scheme had a solvency level of 8.3%, down from 36.6% in 2006. This is largely attributable to a rapid increase in membership in 2007.

We approved the 2007 reinsurance contract for Malcor Medical Scheme.

How to treat prefunding reserves that have accumulated in schemes and which employers or schemes now wish to remove to other vehicles continued to raise difficult issues in relation to claims on these reserves by different interest groups. This matter is currently being dealt with in one form or another with Nedgroup, Medipos Medical Scheme, Medisense Medical Scheme, Discovery Health, and Bonitas.

Auditor approvals

We agreed on a new process for auditor approvals. Applications for routine assessments are differentiated based on whether the application is a re-appointment of the firm and audit partner; an appointment of a new audit firm, or the appointment of a new audit partner. We also developed IT specifications and a help file for the 2007 auditor questionnaire. The new Auditor Approval Questionnaire was finalised in August with the deadline for submission in September 2007. We received and analysed approval questionnaires in terms of the revised process, which entails either full or partial analysis depending on predetermined criteria. We invited comments from schemes to help in preparing the 2008 questionnaire.

Licensing and accrediting administrators, managed healthcare organisations, and brokers

Accrediting administrators

The Executive Committee of the CMS met a number of times during the period under review to consider applications for the accreditation of administrators of medical schemes.

During April 2007, we accredited V Medical Aid Administrators (Pty) Ltd and PPS Medical Scheme Administrators (Pty) Ltd. Eight administrators had their accreditations renewed. These included Momentum Medical Scheme Administrators (Pty) Ltd, Multimed Healthcare Administrators (Pty) Ltd, Allcare Administrators (Pty) Ltd, Medscheme Holdings, Providence Healthcare Risk Managers (Pty) Ltd, Rowan Angel (Pty) Ltd, Discovery Health (Pty) Ltd, and Old Mutual Healthcare (Pty) Ltd.

The business of Sovereign Health later transferred into Momentum Healthcare. Amanzi Health and Ingwe Med (Pty) Ltd were subsumed under Multimed Healthcare Administrators.

In November 2007, the Executive Committee again approved the renewal of accreditation of eight administrators: Eternity Private Health Fund Administrators (Pty) Ltd, Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd, Discovery Health (Pty) Ltd, Medscheme Holdings (Pty) Ltd, Prosperity Health Managers (Pty) Ltd, Sechaba Medical Solutions (Pty) Ltd, Metropolitan Health Group (Pty) Ltd, and Metropolitan Health Corporate.

We reviewed an earlier decision not to approve the application of

Sigma Health Fund Managers, and gave them approval for accreditation under conditions that adequately address our previous concerns and will ensure future arms-length contracting under the proviso that Pro Sano's shareholding in the administrator be disposed of.

Accrediting managed healthcare organisations

The Executive Committee considered various applications from entities requesting accreditation as managed healthcare organisations. We conditionally approved four new applications:

- Uno Healthcare (Pty) Ltd
- Dentro (Pty) Ltd
- Sharp Move Trading 107 (Pty) Ltd
- Healthshare Health Solutions (Pty) Ltd

Based on the review of contracts detailing services provided by Traumalink t/a Netcare911, our Accreditation Unit reinstated their prior accreditation as a managed healthcare organisation.

Eleven renewal applications were approved without conditions:

- Prime Cure Health (Pty) Ltd
- Triangular Health (Pty) Ltd
- Cheiron Health Technologies
- Old Mutual Healthcare (Pty) Ltd
- Calibre Clinical Consultants (Pty) Ltd
- MSO SA (Pty) Ltd
- National Healthcare Risk Managers (Pty) Ltd
- Medicross (Pty) Ltd
- Eternity Healthcare (Pty) Ltd
- One Care Health (Pty) Ltd
- Intellicare (Pty) Ltd

Six more applications were approved pending further clarity on aspects of their businesses:

- Mossco Shelfco 2005 (Pty) Ltd t/a Clinical Services Consulting
- Access Africa South Africa
- Emerging Market (Pty) Ltd
- Zam'Impilo (Pty) Ltd (previously Ingwe Med (Pty) Ltd)
- Webshef Investments Nr 10 (Pty) Ltd t/a Dental Risk Company
- Clinical partners (Pty) Ltd



We cleared one accreditation of conditions because the managed healthcare organisation provided proof that the conditions were being met (HDS Medical t/a Multimed Healthcare Administrators).

We withdrew accreditation from three entities that had either ceased to exist or transferred their business to another entity:

- Healthcare Alliances (Pty) Ltd t/a Galactic Deals
- Aid for Aids (Pty) Ltd
- Aloe Management

The Executive Committee approved two new applications for accreditation as managed healthcare organisations without conditions: Knowledge Objects Pharmaceutical Benefit Management (Pty) Ltd (ProPBM), and Palms Court Medical Inc.

Fourteen renewal applications were approved with conditions:

- Centre for Diabetes and Endocrinology
- Enabledmed (Pty) Ltd
- Insight Medicine Management (Pty) Ltd
- Managed Health Care Systems
- Medscheme Health Risk Solutions (Pty) Ltd
- Preferred Provider Negotiators
- Scriptpharm Risk Management (Pty) Ltd
- KwaZulu-Natal Managed Care Coalition Ltd
- Private Health Administrators
- UDIPA Holdings
- Iso Leso Optics Ltd
- Dental Information Systems (Denis)
- QA Care Plus (Pty) Ltd
- Clinical Partners (Pty) Ltd

One managed healthcare organisation was cleared of previously imposed conditions as it provided the necessary proof of compliance (Webshelf Investments No. 10 t/a Dental Risk Company).

Two complaints against managed healthcare organisations were resolved in April 2007-March 2008. One was a complaint by a scheme against a managed healthcare organisation for failing to accept termination of their contract. The other was a complaint by an individual in respect of limited provider networks.

Brokers and healthcare advisors

We processed the accreditation of just over 1 000 new brokers and received some 4 600 renewal applications. There were 8 078 accredited brokers and 1 966 accredited brokerages at the end of March 2008.

We refused accreditation to several broker organisations because of inadequate financial soundness and matters pertaining to their fitness and propriety. The accreditations of two brokerages were withdrawn; one submitted fraudulent financial statements and the other failed to meet conditions of accreditation.

We handled about 21 broker-related complaints between April 2007 and March 2008. They had to do with issues such as unaccredited persons offering broker services, inappropriate advice rendered, allegations of fraud, unauthorised deductions for broker services, and alleged conflicts of interest.





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

Our pamphlets on PMBs are aimed at beneficiaries, healthcare providers, and medical schemes.

Trustee training

The CMS conducted trustee training in Durban (April), Gauteng (May), and Cape Town (June). Besides giving introductory material to new trustees, we also provided more in-depth training on issues such as solvency and investments, DSPs, clinical governance, and ethics in healthcare. The sessions were generally well attended and interactive.

Trustee training scheduled for Durban in July was cancelled due to non-response, and the Port Elizabeth training scheduled for August was postponed due to the public servants' strike.

In September we trained trustees in Midrand, covering a wide range of governance issues. Trustee training sessions took place in Cape Town (October) and Durban (November). We conducted them with the Institute of Directors of Southern Africa (IoDSA), and covered good governance and the independence of trustees.

Consumer education and awareness

Our Consumer Education Unit held more than 60 workshops during the year under review: with trade unions, consumer affairs departments of provincial governments, staff of the KwaZulu-Natal Department of Health, Bestmed, municipal workers from the Vaal and Vanderbijlpark, and many others.

The Unit managed a major consumer awareness event during the Rand Show. The exhibition was a huge success and generated much awareness of the CMS during the two weeks of the show. We distributed promotional material to about 4 500 consumers, and spoke with many more. The exhibition stand served as a mobile office, where the public could obtain broker application forms, complaints forms, lists of registered medical schemes, and our Annual Reports. They could also access an information manual here. The public gave us extremely positive feedback.

Our Consumer Education Unit raised public awareness of the CMS at the Rand Show.



Information sessions for providers

We also focussed on providers. A provider information session on PMBs was held in Cape Town in October, drawing some 70 participants. Sessions were also held in Port Elizabeth and Durban.

Greater communication of PMBs

We contracted Words'worth Publishing Consultants to advise on the implementation of our PMBs communication strategy. The project was very successful and provided new momentum to our work. Three new pamphlets on PMBs – targeted at beneficiaries, healthcare providers, and medical schemes – were produced and distributed as part of our training and education materials (see inset). A number of schemes replicated these pamphlets and sent them to their members; Discovery Health printed close to a million copies for distribution to its members.

We developed a dedicated PMBs sub-site on our website to give advice to consumers on their medical schemes benefits. This was complemented by the publication of a blog, called CMScript, which we use to deliver our PMB messages to consumers.

CMS News and media coverage

After a long hiatus, our external newsletter *CMS News* was published in June, September and November. Our internal staff publication, *Masihambisane*, also appeared regularly.

We participated in various radio interviews and talk shows relating to the role of the CMS, PMBs, and other consumer protection issues, including an SABC3 TV programme called *Rights & Recourse* and an in-house radio programme of the George Mukhari Hospital, both times speaking about member rights.

We responded to many media enquiries on a range of topics. The hospital fees issue (described earlier) generated considerable media interest, resulting in widespread television, radio and newspaper coverage.



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



Action against liquidators of Omnihealth

Last year we tried to reclaim medical savings accounts monies from the liquidators of Omnihealth that were owed to members of the former scheme. On 25 May 2007, the Supreme Court of Appeal (SCA) refused their application for leave to appeal against a ruling handed down by the Pretoria High Court in favour of the Registrar in January 2007. This followed their earlier application for leave to appeal made to the Pretoria High Court, which was also refused.

The ruling was significant for the former members of Omnihealth in that about R33.0 million of their money was involved. Since the SCA handed down its decision, declining leave to appeal, the liquidators have paid R25.0 million to KwaZulu-Natal Medical Aid Scheme, indicating that these are monies owing in terms of the court order to members transferred to this scheme.

Gen-Health curatorship and the complaint to prosecuting authorities

Gen-Health was placed under provisional curatorship in the previous year, following an application by the Registrar and an investigation by PricewaterhouseCoopers (PwC).

The parties that had run the scheme prior to curatorship tried to compel the CMS to release certain documents relating to the investigation report, despite the CMS having advised them that it would not be relying on these documents for the finalisation of the curatorship. This interlocutory application was heard before Mr Justice Southwood in the Pretoria High Court on 13 June 2007, who handed down judgement in favour of the Registrar.

These parties later approached the curator and the Registrar with a request that the matter be settled, apparently on the basis that a sum of R3.0 million would be paid to them for their alleged administration of the scheme. We rejected this offer. The application to finalise curatorship proceeded in the Pretoria High Court in July 2007. In the course of the hearing, the counsel for the scheme conceded the need for curatorship but argued for various bank accounts to be unfrozen pending resolution of the matter. The Registrar opposed the unfreezing of the accounts. At the time of writing this report, we were still awaiting judgement on the finalisation of curatorship and on the unfreezing of the accounts. The prose-

cuting authorities indicated to us that they are considering bringing charges against these parties.

Resolution Health

Regulatory processes continued in relation to allegations of a conflict of interest pertaining to management contracts into which Resolution Health Medical Scheme and associated concerns had entered. The CMS scheduled hearings pertaining to the accreditation status of the administration and managed healthcare companies; they were postponed twice. The first was postponed because the counsel for the parties involved raised procedural issues; the second because they requested the CMS to consider a possible sale of the company to third parties.

Pro Sano

Following a number of applications before the Cape High Court, Pro Sano was placed under final curatorship on 30 April 2007. The scheme held its AGM on 30 June 2007, at which the Office presented the reasons for curatorship to the members of the scheme. They voiced disapproval at the way in which the former trustees had governed the scheme. The Registrar and the curator interacted regularly during the year about the running of the scheme.

Medshield Medical Scheme

We concluded an investigation into apparent conflicts of interest when the Medshield Board of Trustees awarded an administration contract to Brevity and then to Old Mutual Healthcare (Pty) Ltd. The CMS subsequently served several trustees with Section 46 notices, alleging that they were not "fit and proper" to be trustees and requesting their response to the findings of the investigation report. Having analysed their responses, the CMS resolved to remove three of the trustees from the Board.

Guardrisk and the "business of a medical scheme"

The SCA overturned the decision of the Johannesburg High Court that, in providing particular insurance products, Guardrisk was unlawfully car-



rying out the business of a medical scheme. The higher court found that the paragraphs in the definition of the "business of a medical scheme" in the MSA are to be read conjunctively rather than disjunctively.

Guardrisk's products involved the defrayal of medical expenses (thus falling within paragraph (b) of the definition), but they did not also make provision for the obtaining of any relevant health service (paragraph (a) of the definition, which the court interpreted as seemingly referring to a capitation-type model of reimbursement). (See sidebar for definition.)

In terms of reading the definition conjunctively, as applied by the court, Guardrisk products accordingly do not form the business of a medical scheme.

This judgment has far-reaching implications for the regulatory environment and the stability and sustainability of medical schemes, and we resolved to seek a legislative amendment to resolve this dispute finally.

Bonitas

An investigation was launched into allegations of irregularities at Bonitas, which had to do with a Pharmacy Direct contract worth about R100.0 million a year. A report was compiled, taking into account documents and information provided by parties in the form of interviews and affidavits. At the time of writing, the consolidated report had been circulated to the parties involved for their response.

Telemed

An inspection report was compiled on inappropriate and/or unlawful expenditure and other alleged irregularities in Telemed. We subsequently received a forensic report from financial services advisory firm KPMG, which appears to substantiate many of our concerns. We issued directives to the trustees, asking them to take the necessary action to address the matters raised, with a warning that failure to do so could result in additional action being taken in relation to their fitness and propriety to hold office.

POLMED

A legal dispute between a member of the South African Police Service

Medical Scheme (POLMED) and the scheme gave rise to the Pretoria High Court requesting a report from the Registrar. The matter related to the eligibility clause in POLMED's rules which, until February 2007, had permitted members who had resigned from the South African Police Service (SAPS) to continue being members of the scheme. The scheme applied the amendment retrospectively, terminating the membership of ex-SAPS employees who had resigned before February 2007. One such member launched an urgent application to the High Court for an order interdicting the scheme from terminating her membership.

The judge ordered both parties to make submissions to the Registrar in respect of the rule amendment. The Registrar was required to comment on both submissions and report to the High Court by 13 June 2007. We duly responded: the rule amendment was legally valid, but should not be applied retrospectively. The outcome of the matter is awaited.

Oxygen and Old Mutual

Another legal dispute again brought into focus the rule-approval process within the Office.

Old Mutual South Africa Ltd brought an application against Oxygen, seeking an order setting aside a purported amendment of the rules of the scheme disqualifying certain trustees from membership of the Oxygen Board of Trustees.

The Registrar had approved the rule amendment on the strength of a certificate from the scheme confirming that the Board of Trustees had duly approved the resolution to amend the rules in accordance with the rules of the scheme. But it became apparent in the course of the dispute that the Registrar had apparently been misled and that the resolution had not been duly passed. The matter was heard on 1 June 2007 and later settled in favour of Old Mutual.

Baymed

We decided to suspend the registration of Baymed Medical Scheme after many attempts to establish its viability and the feasibility of its purported administrator, Bahlodi.

In terms of Section 1 of the Medical Schemes Act 131 of 1998, the "business of a medical scheme" means the business of undertaking liability in return for a premium or contribution –

- (a) to make provision for the obtaining of any relevant health service;
- (b) to grant assistance in defraying expenditure incurred in connection with the rendering of any relevant health service; and
- (c) where applicable, to render a relevant health service, either by the medical scheme itself, or by any supplier or group of suppliers of a relevant health service or by any person, in association with or in terms of an agreement with a medical scheme.



Medihelp

The Medihelp Board of Trustees approached us to institute Section 46 proceedings against two trustees whom it had suspended. We told the Board that we could not find sufficient grounds for such action to be instituted. Both trustees and the Board took this matter to the High Court, citing the CMS as respondents but not seeking a relief against the CMS. The parties have since agreed to refer the matter to trial.

Other medical schemes

We had a number of compliance-related interactions with several other schemes about:

- matters pertaining to corporate governance at Medicover;
- the composition of the Board of Trustees of Parmed Medical Aid Scheme;
- the fit and proper status of the principal officers of Bankmed and Anglovaal Group Medical Scheme/Lonmin Medical Scheme;
- the proposed establishment by COMMED of a club restricted to Islamic members doing the business of a medical scheme;
- issues concerning the denial of benefits to members, ongoing concern relating to the administration of the scheme, an unaccredited broker collecting contributions, failure to adequately deal with complaints, and failure to furnish requested information at Spectramed;
- issues pertaining to the handling of reserves in the event of the liquidation of a scheme at Barloworld; and
- conditions for maintaining the restricted membership status of Profmed.

An inspection into Profmed found that the scheme is operating in accordance with the MSA.

An investigation is in progress in relation to Carenet retirement centres, whose financing model for frail care and medical services to residents may constitute the business of a medical scheme. We received responses to an information request and are analysing them.

The U-med Board of Trustees is involved in an ongoing dispute with the Solidarity Union about outsourcing their administration to Discovery Health (Pty) Ltd.

Barloworld trustees are to discuss the continuation of member transfers within the context of the unbundling of the group.

Metropolitan Health Corporate was instructed to repay to Bankmed undisclosed profits made from monies belonging to the scheme, culminating in those monies subsequently being paid to the scheme.

Employee and pensioner groups raised concerns about the way in which Nedgroup handled a prefunding reserve.

We interacted with LA Health in relation to the use of medical savings account balances to offset debt that members owe to the scheme.



Goal 5: We investigate and resolve complaints of beneficiaries.

Resolving complaints

We received some 2 891 complaints from members about their schemes during the period under review, which is an increase of 30.0% from 2006/07. Of these complaints, 27.0% were resolved within 30 days, and 46.0% were closed within 60 days. This is an improvement on the previous year when 43.0% were resolved within 60 days. Another 15.0% were resolved within 90 days this year.

Effectively, we are resolving some 88.0% of complaints within 90 days.

We monitor complaints to identify trends that may indicate problem areas within particular schemes so that compliance actions can be effected where necessary. In the first half of 2007, for instance, a significant number of complaints arose in relation to apparently unlawful membership terminations by Spectramed. We established a task team to look into areas of non-compliance, and a meeting was scheduled with the Spectramed Board of Trustees to discuss issues of concern.

Another significant issue had to do with the payment of accounts in respect of services provided by healthcare providers whose practice code numbers had lapsed. In an earlier ruling, our Complaints Adjudication Unit had found in favour of a member whose scheme had refused to reimburse him in these circumstances. This subsequently became a major issue which threatened to swamp the Unit.

We received relatively high complaint volumes in respect of administration-related problems in Renaissance and Humanity (both administered by Prosperity Health Administrators) as well as Gen-Health.

We are monitoring the following schemes in relation to compliance

Table 2: Age analysis of complaints resolution (%)

	Resolved within:	2006-07	2007-08	Improvement
M1	30 days	24.0	27.0	+3.0
M2	60 days	43.0	46.0	+3.0
M3	90 days	21.0	15.0	-6.0
M4	120 days	8.0	5.0	-3.0
M5	120+ days	4.0	5.0	+1.0
Open		-	2.0	-
Total		100.0	100.0	-

concerns that have been raised:

- Bonitas, Medshield, Protea Medical Aid Society, and LA Health, in relation to payment for PMBs; and
- Medcor and Motohealth Care, in relation to administration problems.

The most frequent types of complaints are shown in Table 3 below.

Table 3: Types of complaints

	2007-08	% of total	2006-07	% of total
Unpaid accounts	1 066	36.9	744	33.5
Limitation of benefits / PMBs / formularies / DSPs	359	12.4	399	18.0
Scheme refuses to issue authorisation	231	8.0	93	4.2
Misunderstanding with scheme	204	7.1	310	14.0
Administrative inefficiencies	189	6.5	57	2.6
Termination of membership	161	5.6	106	4.8
Non-payment of refund	138	4.8	238	10.7
Exclusion of a condition and/or benefits	131	4.5	40	1.8
Reversal and short-payment of accounts	102	3.5	13	0.6
Unauthorised deductions	72	2.5	22	1.0
Imposition of waiting periods	49	1.7	28	1.3
Suspension of membership	33	1.1	34	1.5
Late-joiner penalty	26	0.9	15	0.7
Premium increases without prior notice	19	0.7	22	1.0
Restriction on choice of provider	18	0.6	4	0.2
Premium increases without proper notice	17	0.6	5	0.2
Withholding benefit information	15	0.5	21	1.0
Problems with governance and/or the management of the scheme	14	0.5	5	0.2
Restriction on change of option	11	0.4	13	0.6
Unethical marketing practices	11	0.4	7	0.3
Member fraudulently assigned	8	0.3	10	0.5
Rejection of application	8	0.3	10	0.5
Refusal to provide membership certificate	6	0.2	8	0.4
Exclusion of pre-existing conditions	2	0.1	6	0.3
Member fraudulently assigned into scheme	1	0.03	12	0.5
Total	2 891	100.0	2 222	100.0



Adjudicating appeals

The CMS sub-committee on appeals adjudicated a number of disputes in the year under review. Some of them involved thorny legal issues, including the extent of scheme obligations to cover what is charged for PMBs when non-DSPs are used involuntarily and the interpretation of "materiality" of non-disclosure when applying for membership.

SAMWUMED v PA

In the matter of South African Municipal Workers Union Medical Scheme (SAMWUMED) v PA, the majority decision of the Appeals Committee was that, in the event of involuntary use of a non-DSP, a scheme would not be entitled to limit the payment to providers on the basis of a tariff contained in its rules. Furthermore, the CMS did not have the power to limit the amount that a service provider could be charged in these circumstances. The ruling describes this situation as a "shortcoming in ... the Act which has the effect that medical schemes may, in certain circumstances, be obliged to meet the full cost of treatment provided by service providers despite the fact that fees charged may be up to three times higher than the NHRPL".

At the time of writing, appeals against this decision had been lodged with the Appeal Board, which effectively suspends their effect until such time as new rulings are handed down.

Discovery Health v TB

Another decision of the Appeals Committee currently the subject of an appeal lodged with the Appeal Board is Discovery Health v TB, and concerns the imposition by Discovery Health of a R100 000.00 annual ceiling and 20.0% co-payment on the cost of certain expensive biologic drugs prescribed for the treatment of rheumatoid arthritis (a condition listed in the chronic disease list of the PMBs).

TB argued that the use of the relevant biologics falls within the treatment contemplated in the prescribed therapeutic algorithm for this condition and, as such, the scheme is liable to pay for the full costs of treatment – without limit or co-payment. Discovery Health argued that the biologic does not fall within the terms of the therapeutic algorithm and that, even if it did, the scheme is legally entitled to impose limits and co-payments in respect of the benefit. Furthermore, the scheme argued that by doing so it is acting responsibly in respect of its obligations to protect

the scheme's financial position for the benefit of all members.

The Appeals Committee found in favour of TB, and Discovery Health lodged an appeal against this decision to the Appeal Board.

CGO v Munimed

CGO, a trustee of Munimed, had allegedly been over-claiming on his travelling expenses between 2002 and 2007. He claimed that his error was bona fide, but Munimed rejected his explanation. The Board of the scheme unanimously decided that CGO had breached the Code of Conduct in a material respect, and that he should consequently be removed from the Board.

Munimed argued that its rules must provide for a Board of persons who are fit and proper to manage the business of the scheme, and who behave with the highest standards of probity and good faith. The scheme also said that when its chairperson became aware of CGO's alleged conduct, he initiated an investigation as provided for by the Code of Conduct.

CGO appealed to the Appeals Committee against the Board's decision to dismiss him.

Munimed argued that a trustee's duty is of such nature that where instances of misconduct arise concerning the misuse or misappropriation of trust property, mala fides on the part of the trustee does not have to exist to justify his removal as a trustee. The scheme also argued that even if CGO's behaviour had not been mala fides, it was at very least negligent and probably reckless.

The Appeals Committee agreed with Munimed. The ultimate responsibility for submitting accurate travel claims lay with CGO. The Committee dismissed CGO's appeal and confirmed his removal as a trustee of Munimed.

Hosmed v RJ

This appeal turned on the proper interpretation of the 2007 *Benefits and Rates Brochure* of Hosmed. The scheme said that section 4.01 under its "Optical Benefits" is "confusing" to members. The section provides that the scheme covers "100% of cost" for spectacle lenses obtained by a member from a service provider who is part of the scheme's preferred provider network. It also provides that there is "[n]o limit for clear or up-to-35% tinted single vision, acuity flat top bifocal or multifocal spectacle lenses".

Hosmed argued that the proper meaning of the section had been explained to the service provider telephonically before RJ, the member, obtained prescription lenses from him. A recording of the alleged telephone conversation was handed in at the hearing. From it, it appeared that the enquiry related to the extent of cover for spectacles. Quotes were given for consultation, frames, single lenses as well as bifocal and multifocal lenses.

But section 4.01 of the scheme's 2007 *Benefits and Rates Brochure* makes no provision for these quotes.

Hosmed argued that the member had procured his spectacles from a non-preferred service provider, which was why he had to bear the extra cost of his spectacles. After the Registrar's ruling, in which it became evident that the service provider in question was in fact part of the scheme's preferred provider network, the scheme changed its tune and claimed that the member obtained "transitions" that carry more than the 35% tint limit covered by section 4.01 and that they therefore had to be excluded.

But this argument only made things worse for the scheme. The MSA provides that where the scheme has entered into an arrangement with a service provider and the latter fails to render a service to the member in terms of that arrangement, the scheme remains responsible towards the member. Thus, had the scheme given correct quotes to the member's service provider and had the provider nevertheless proceeded to provide a service to the member that fell outside of what the scheme covered and at a cost that exceeded the scheme's limit, the scheme was still liable to cover the cost and, presumably, take the issue up with the service provider afterwards for not explaining to the member the implications of these exclusions and/or with the preferred provider network for its failure to explain to its constituent service providers the requirements of their contract with the scheme.

The appeal was unsuccessful.

Z v Old Mutual Staff Medical Aid Scheme

Z applied to her scheme, the Old Mutual Staff Medical Aid Scheme, to fund her breast reduction operation. The scheme declined the request on the basis that Z's Body Mass Index (BMI) did not meet its criteria.

The scheme explained that whilst BMI was just one of the considerations in scoring an applicant for a breast reduction operation, it was in

some cases a determinative consideration: if the applicant's BMI exceeds 28, the application is automatically declined. International practice uses the BMI of 27 as the threshold above which breast reduction operations are generally declined. Z's BMI was 31.5.

Z proceeded with the surgery knowing that her application for funding had been declined. She then sought a review of the scheme's decision and an ex-gratia payment from the scheme. Both were declined.

The Appeals Committee agreed that medical schemes can develop objective criteria according to which they assess whether procedures such as breast reductions will be funded. The criteria set by the scheme appeared justifiable; it was entitled to apply them and decline to fund the surgery. The appeal was consequently rejected.

Genesis v PARL

PARL joined Genesis Medical Scheme (Genesis) in November 2005. In August 2006, Genesis terminated his membership on the ground that he had failed to provide accurate and complete information of material importance in his membership application form.

In response to the termination, PARL lodged a complaint with the Registrar, who ruled in his favour. This decision became the subject of a Section 49 appeal to the Appeals Committee, which also ruled in favour of PARL and ordered Genesis to reinstate his membership with immediate effect.

Genesis appealed against the ruling in terms of Section 50(3) to the Appeal Board.

Had the CMS correctly decided that PARL should be entitled to retain his membership of Genesis?

Genesis said that PARL had not disclosed that he was a "diabetic" and/or that he had "sugar in the blood" despite the fact that he had been diagnosed with diabetes.

PARL had indeed been made aware of his high blood-sugar level – but only in 2006, after he had applied for membership to the scheme.

The Appeal Board ruled that PARL did not willfully withhold any information – that he had been truthful. The Board also found question 5 on the application form to be flawed: asking lay persons whether they have sugar in their blood is misleading as all people have sugar in their blood. The Appeal Board dismissed the appeal of Genesis and directed that the decision of the Registrar and the CMS be effected immediately.



Genesis has now filed an application with the High Court for a review of the ruling of the Appeal Board. Both the Appeal Board and the CMS have elected to oppose the application.

Spectramed v DJ and the CMS

This was an appeal against a decision by the CMS which ordered the re-instatement of DJ as a member of Spectramed.

In her application form to Spectramed, DJ had not disclosed that she had a hearing problem. Spectramed terminated her membership on the basis of non-disclosure of material information. DJ lodged a complaint with the CMS against this decision.

The Registrar ordered that DJ be re-instated as a member of the scheme. Spectramed appealed against this ruling. The Appeals Committee dismissed the appeal and ordered the re-instatement of DJ as well. Spectramed then appealed the decision to the Appeal Board.

Could the withheld information have been regarded as material?

For Spectramed to rely on Section 29(2)(e) for the cancellation or suspension of membership, the scheme bore the responsibility of proving the materiality of the undisclosed information. The scheme needed to demonstrate that the undisclosed information would have affected the terms of the contract between itself and DJ.

Spectramed failed to demonstrate this materiality. Had the information been provided, it would not have resulted in the imposition of a general waiting period, a condition-specific waiting period, or a late-joiner penalty; the scheme had no case for the cancellation or suspension of DJ's membership.

Consequently, the Appeal Board found that that the non-disclosure of the hearing problem was not material as it did not affect or vary the individual contract between DJ and the scheme. Also, the scheme did not provide any evidence that could credibly prove that the non-disclosure of DJ's hearing problem could have affected the terms on which the scheme contracted with all its members.

The Appeal Board ruled that the appeal of Spectramed against the findings of the CMS failed, and ordered the re-instatement of DJ to the scheme as of the date on which her membership had been terminated. The Board also ordered that if DJ opted to continue with her present scheme, which she had joined as a consequence of the termination of her membership with Spectramed, all valid claims incurred up to and until her

membership termination be paid in full and that, in addition, she be compensated for all losses she had suffered due to the waiting periods that had been imposed on by her current scheme.





Goal 6: We foster the development of the CMS as an attractive workplace and an employer of choice.

One of our more important goals is to align our business objectives with a strategy for managing our employees and ensuring that our financial management and IT processes support our business goals. In paying attention to these imperatives, we intend to position the CMS as an attractive workplace for highly skilled people.

Human Resources

As it continues to grow, the CMS requires ongoing strategic support from its Human Resources (HR) Unit.

Career pathing

In the context of organisational development, we invited four consultants to present to the Tender Committee and CMS Active following the advertisement of a tender for the appointment of consultants for the career pathing and succession management programme. The idea was to develop a model for career pathing and succession planning, taking into account the size and structure of the CMS, our Employment Equity (EE) imperatives, the current grading system, and the current performance management system. We decided to continue with the work on career pathing only; in January 2008, Trideco was appointed for this purpose. The consulting firm finalised the job profiles of all managers and is currently developing a new career pathing strategy.

Our booklet on culture shows our softer side.



Table 4: Number of employees per occupational category

Occupational category	Men					Women					Total
	A	C	I	W	Total	A	C	I	W	Total	
Legislators and senior managers	3	1	0	3	7	2	0	0	0	2	9
Professionals	5	0	0	7	12	3	1	1	4	9	21
Technicians and associated professionals	10	1	2	1	14	13	0	2	3	18	32
Clerks	1	0	0	0	1	8	3	0	2	13	14
Grand total	19	2	2	11	34	26	4	3	9	42	76

Clarifying our values and entrenching culture

We completed work which had begun in 2006-07 on identifying the values that we hold and developing a culture for the organisation. This involved an extensive consultation process, with staff given the opportunity to participate in the development of values and norms that they would like to cultivate at the CMS. The process culminated in the production of a booklet on culture (see sidebar) as well as posters and banners that have been displayed in all our public areas.

Managing performance

The first performance evaluations for 2007-08 were conducted during October and November 2007, with the final performance evaluations being carried out in March 2008. Performance incentives were paid during the first week of April 2008.

Refreshing our remuneration strategy

In January 2008, the CMS appointed consulting firm Remchannel to develop a new remuneration strategy for our employees. The firm compiled a revised draft proposal on our remuneration policy in March 2008. This is still being finalised in consultation with the CMS.

Our staff profile

We continued to attract and retain suitably qualified staff reflective of the country's demographics. Table 4 below reflects the profile of our workforce on 31 March 2008. As at 31 March 2008, 46.5% of all employees at the CMS were men and 53.5% were women. Of all the positions, 71.8% were filled by black employees (African, Coloured, and Indian) and 28.2% by white employees.

Our EE plan and reports were approved and submitted to the Department of Labour in September 2007.

Group life and disability policy, and wellness

A new insurance benefit covering death and disability was added as a staff benefit. Additional benefits include basic payouts to cover funeral expenses and educational needs as well as to ensure the continuation of health cover in the case of a member's disability.

We arranged a wellness day, which included screenings aimed at making staff more aware of positive health behaviours. The programme focussed

on proactively maximising good health and minimising disease and risk factors. It included a lifestyle assessment questionnaire and BMI measurements as well as blood pressure, glucose and cholesterol screenings.

Engaging with communities

The Social Responsibility Committee coordinated staff participation in the *Take a Girl Child to Work* campaign in May 2007. The girls from Hlanganani High School spent the day with our staff learning about the work of the CMS and our various partners. They were also taken for a tour of our premises and treated to a special lunch.

We organised our annual *Make a Difference Day* at the Good Hope /Legae La Bana orphanage in Mabopane in September 2007. Our staff spent the day cleaning, scraping floors, painting, replacing old furniture, repairing roofs, and generally making the children feel cared for. We also donated a number of computers to four schools in Gauteng and the Eastern Cape.

Our Social Events Committee organised staff outings to the Cradle of Humankind and the Constitutional Court precinct.

Managing our financial resources

Financial statements

Monthly management accounts for the period under review (April 2007-March 2008) were produced and presented to management, the CMS and the Audit Committee. Monthly cash flow projections were produced as part of our cash management. We produced our AFS for April 2007-March 2008 on time and submitted them to the Auditor-General (AG) and National Treasury by the statutory due date of 31 May 2008. They were subjected to an external audit by the AG, and we once again received an unqualified audit opinion.

Our income and expenditure

We actively managed our budget by preparing the annual budget for approval by the CMS and the Minister. We also reported actual versus budget performance to the CMS every quarter as part of the monthly management accounts.

Our levies on schemes are designed to generate fees that reflect the

costs we face of providing supervision to the industry. Our income was R53.9 million. Levy income was R37.6 million while R6.0 million was raised through accreditation activities; we received R1.5 million in interest. The Health Department gave us a R7.8 million grant for work done on risk equalisation.

Our total expenses were R52.4 million, with R29.7 million allocated to staff costs. We spent R2.5 million on legal costs, R3.0 million on office rental, R5.0 million on the risk equalisation project, R1.0 million on staff training, and another R1.0 million on education and training of trustees and consumers.

Internal audits

Risk assessment was conducted in terms of the annual coverage plan of the internal auditors. The following Units of the CMS were assessed during the period under review: Financial Supervision, Benefits Management, Research and Monitoring, Accreditation, Legal Services, and Internal Finance (supply chain management processes). The assessment reports were discussed at management, Audit Committee, and CMS meetings.

Supply chain management

We prepared monthly reports of supply chain management and sent them to National Treasury. We issued tenders for:

- insurance services. The tender was awarded to Glenrand MIB effective from 1 January 2008;
- actuarial services. The tender was awarded to a group of consultants effective from 1 March 2008;
- a photocopier solution. The tender was awarded to ITEC West effective from 1 April 2008; and
- internal audit services. The tender was awarded to Outsource Risk and Compliance Assessment ORCA (Pty) Ltd effective from 1 July 2008.



Girls from Hlanganani High School visited our premises for the *Take a Girl Child to Work* campaign.



We spent our annual *Make a Difference Day* at an orphanage in Mabopane.



Table 5: Actual v budget performance 2007-08 (in R '000 000)

	Actual	Budget
Revenues, including interest	53.9	54.8
Expenses	52.4	54.7
Excess of revenues over expenses	1.5	0.1

Internal controls

We reviewed our finance policy manual and discussed it with management and the Audit Committee as a way to strengthen and embed a culture of internal controls. The revised manual was also presented to the CMS. An advertisement for the expansion of the supplier database was issued to support the maintenance of internal controls.

Information Systems and Knowledge Management

From April 2007 to March 2008, 214 publications were posted on the CMS website, including 58 circulars, 13 press releases, 19 guidelines and manuals, two Regulatory Plans, 43 appeal judgments, two presentations, 20 REF reports, 16 PMB review reports, and 10 training schedules.

Software development

The Information Systems and Knowledge Management Unit worked to develop the online quarterly statutory return system and improved its report generation capacity. The 2007 online annual statutory return system was modified and went live in February 2008. Both the quarterly and the annual return databases were successfully linked to the new CMS Master System, which acts as a single source of shared information and truth for the CMS. The Unit continued to work closely with the REF team and suppliers contracted to develop the various software system modules that will be required for the smooth operation of REF once it becomes operational.

A Microsoft Structured Query Language (SQL) reporting interface was developed for use by management. Initial reports for various Units were published on this server. A business intelligence dashboard, which will provide a holistic management overview of trends in our industry, will be developed later in conjunction with the CMS Master System.

We made several modifications to and deployed a new version of the complaints system software in the Call Centre and Complaints Adjudication Unit to better deal with and resolve complaints received from members of medical schemes.

We continued to maintain and improve the various portals that allow our stakeholders – for instance brokers, administrators, and managed health-care organisations – to perform certain self-service activities. We improved

the link between stakeholders and our newly developed benefits management systems. The online auditor approval questionnaire was successfully linked to the new CMS Master System, and rolled out.

IT infrastructure

We continued to test and maintain the Local Area Network (LAN) infrastructure and related components regularly. A new Private Automatic Branch eXchange (PABX) system, capable of Voice over Internet Protocol (VoIP), was procured, installed and integrated with our Call Centre system and Interactive Voice Response (IVR) system. The new system allows us to better handle incoming calls and respond to voice messages, improving internal collaboration. We also procured and installed 10 new multi-function photocopier/printer/scanner units.

Information Management

Our Information Management Unit continued to support the needs of our various Units by sourcing and cataloguing new books and information sources, including Jutalaw, Butterworths, SABINET Online, and Legalbrief. We received 64 Promotion of Access to Information Act (PAIA) requests in the year under review. Of these, 62 were successfully processed and granted within 30 days. Two requests were dealt with in terms of those provisions of PAIA that relate to the mandatory protection of privacy. We submitted documentation required in terms of PAIA to the Human Rights Commission.

Call Centre

Our Call Centre received 50 896 calls between April 2007 and March 2008. It took on average two minutes for calls to be attended to. Some 10.4% of calls were abandoned.



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

In the period under review, the Registrar and two staff members formed part of a group of South African consumer-based organisations which visited Nigeria at the invitation of the CPC of Nigeria. Organisations visited in Nigeria included the NHIS, the National Institute for Pharmaceutical Research and Development, the courts, and the Standards Organisation of Nigeria.

The purpose of the visit was to share best practice between the agencies and to explore opportunities for cooperation. We anticipate that this will give rise to further collaboration in future.

Conclusion

This review sets out the progress that the CMS has made during the last financial year in relation to our strategic objectives. We made considerable progress in enhancing the effectiveness and efficiency of our operations in 2007-08.

As a regulatory body, the CMS seeks to always be flexible and accountable in its operations to meet its legal responsibilities and the expectations of its stakeholders.

We have demonstrated financial accountability and efficiency; we maintain our financial resources in an exemplary manner, as attested to by the AG's report contained herein; and we have sought to build an organisation in which our staff can take pride.

We have continued to make a perceptible difference in the manner in which medical schemes function and treat their members. We have continued to make rapid progress in securing adequate protection for members of schemes in a manner that is proportionate and fair. Our regulatory approach has improved; we have seen gains in the way in which we supervised scheme benefits and contributions, contributed to the financial soundness of schemes, and assisted beneficiaries to achieve fair outcomes to their complaints.

The achievement of these goals requires the collective efforts of many people. My appreciation goes to all the trustees of medical schemes, principal officers and administrators who have worked hard to ensure that medical schemes were able to meet the many challenges they faced this

year. Their professional, friendly and courteous cooperation with our staff is greatly appreciated.

This year I again witnessed the tremendous contributions made by the staff of the CMS to deliver many of the milestones highlighted here. CMS staff members remain an inspiration to me; I thank them most sincerely for their dedication and commitment. I also express my deep thanks to our Council members, whose constant support and advice have been a source of great comfort. The Minister of Health, Dr Manto Tshabalala-Msimang, and the Director-General, Thami Mseleku, again gave their support, for which I am grateful.

Finally, I would like to thank my office manager Wilma Warden and my family for their encouragement and good cheer.



T. Patrick Masobe
Registrar of Medical Schemes
June 2008



Report of the Auditor- General

This is the report
of the Auditor-General
to Parliament on
the financial statements
and performance
information of the
Council for Medical
Schemes for the year
ended 31 March 2008.



Report on the financial statements

Introduction

1. I have audited the accompanying financial statements of the Council for Medical Schemes (CMS) which comprise the statement of financial position as at 31 March 2008, statement of financial performance, statement of changes in net assets, the cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory notes, as set out on pages 44-56.

Responsibility of the accounting authority for the financial statements

2. The accounting authority is responsible for the preparation and fair presentation of these financial statements in accordance with the basis of accounting determined by National Treasury, as set out in accounting policy note 2.1 and in the manner required by the Public Finance Management Act 1 of 1999 (PFMA) and the Medical Schemes Act 131 of 1998 (MSA). This responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error;
- selecting and applying appropriate accounting policies; and
- making accounting estimates that are reasonable in the circumstances.

Responsibility of the Auditor-General

3. As required by Section 188 of the Constitution of the Republic of South Africa, 1996, read with Sections 4 and 20 of the Public Audit Act 25 of 2004 (PAA) and Section 13(4) of the MSA, my responsibility is to express an opinion on these financial statements based on my audit.

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

5. An audit involves performing procedures to obtain audit evidence about

the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

6. An audit also includes evaluating the:
- appropriateness of accounting policies used;
 - reasonableness of accounting estimates made by management; and
 - overall presentation of the financial statements.
7. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

Basis of accounting

8. The public entity's policy is to prepare financial statements in accordance with South African statements of Generally Accepted Accounting Principles (GAAP) and the effective standards of Generally Recognised Accounting Practices (GRAP) as determined by National Treasury, as set out in accounting policy note 2.1.

Opinion

9. In my opinion, the financial statements present fairly, in all material respects, the financial position of the CMS as at 31 March 2008 as well as its financial performance and cash flows for the year then ended, in accordance with the basis of accounting determined by National Treasury, as set out in accounting policy note 2.1 and in the manner required by the PFMA and Section 13(4) of the MSA.

Other matters

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



Matters of governance

11. The PFMA tasks the accounting authority with a number of responsibilities concerning financial and risk management and internal control. Fundamental to achieving this is the implementation of certain key governance responsibilities, which we have assessed as follows:

No.	Matter of governance	Yes	No
Audit Committee			
1(a)	The CMS had an Audit Committee in operation throughout the financial year.	✓	
1(b)	The Audit Committee operates in accordance with approved, written terms of reference.	✓	
1(c)	The Audit Committee substantially fulfilled its responsibilities for the year, as set out in Section 77 of the PFMA and Treasury Regulation 27.1.8.	✓	
Internal audit			
2(a)	The CMS had an internal audit function in operation throughout the financial year.	✓	
2(b)	The internal audit function operates in terms of an approved internal audit plan.	✓	
2(c)	The internal audit function substantially fulfilled its responsibilities for the year, as set out in Treasury Regulation 27.2.	✓	
Other matters of governance			
3	The Annual Financial Statements were submitted for audit as per the legislated deadlines (Section 55 of the PFMA for public entities).	✓	
4	The financial statements submitted for audit were not subject to any material amendments resulting from the audit.	✓	
5	No significant difficulties were experienced during the audit concerning delays or the unavailability of expected information and/or the unavailability of senior management.	✓	
6	Prior year's external audit recommendations have been substantially implemented.	✓	

Other reporting responsibilities

Reporting on performance information

12. I have reviewed the performance information as set out on pages 10-40.

Responsibility of the accounting authority for performance information

13. The accounting authority has additional responsibilities, as required by

Section 55(2)(a) of the PFMA, to ensure that the Annual Report and audited financial statements fairly present the performance against pre-determined objectives of the public entity.

Responsibility of the Auditor-General

14. I conducted my engagement in accordance with Section 13 of the PAA read with *General Notice 616 of 2008*, issued in *Government Gazette No. 31057 of 15 May 2008* and Section 45 of the MSA.

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

Audit finding (performance information)

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

Appreciation

17. The assistance rendered by the staff of the CMS during the audit is sincerely appreciated.

Auditor-General

Auditor-General
Pretoria
31 July 2008



A U D I T O R - G E N E R A L

Statement of financial position

of the Council for
Medical Schemes
as at 31 March 2008

	Notes	2008 R	2007 R
ASSETS			
Non-current assets			
Property, plant and equipment	3	4 704 248	4 636 909
Intangible assets	4	1 204 421	1 805 697
Current assets			
Trade and other receivables	5	484 379	1 475 789
Cash and cash equivalents	6	10 597 510	10 386 225
Total assets		16 990 558	18 304 620
FUNDS AND LIABILITIES			
Accumulated funds			
Accumulated funds		3 612 084	2 037 406
Non-current liabilities			
Operating lease payable	7	467 007	387 910
Current liabilities			
Trade and other payables	8	9 395 878	12 926 924
Provisions	9	3 515 589	2 952 380
Total funds and liabilities		16 990 558	18 304 620



T. Patrick Masobe
Registrar of Medical Schemes
30 May 2008



Statement of financial performance

of the Council for Medical
Schemes for the year
ended 31 March 2008

Budget		Notes	Actual	
2008 R	2007 R		2008 R	2007 R
53 833 279	46 575 938	Revenue	52 450 134	48 149 749
-	-	Other income		
		Gain on disposal of assets	25 813	-
54 787 460	48 102 555	Expenditure	52 467 513	49 327 471
3 084 501	2 904 725	Administration	3 231 015	3 116 562
400 000	325 000	Appeal Board expenses	484 804	524 992
112 250	100 000	Accreditation costs	75 464	133 635
534 058	514 058	Audit fees	610 526	457 769
-	-	Amortisation	783 464	426 116
-	-	Bad debt	618	13 115
942 520	773 385	Conference, workshops and seminars	1 050 677	707 973
190 000	280 000	Consulting fees	75 207	138 688
660 000	265 000	Consumer education	700 166	260 406
693 670	644 670	Council Committees	817 940	753 044
480 000	1 000 000	Depreciation	1 438 638	944 712
-	100 000	Fair treatment	-	5 200
386 833	450 000	HR / organisational strategy	254 621	393 499
300 000	-	International Partnership Programme	180 359	-
370 000	732 967	Investigation costs	366 752	157 914
4 000 000	1 917 452	Legal fees	2 516 497	4 935 213
400 030	500 030	Media and promotion	669 541	281 712
-	120 000	NHRPL	-	28 086
3 192 000	3 173 595	Office rental	3 001 932	2 622 568
-	140 000	PMB review	-	117 121
30 603 859	27 328 283	Personnel expenditure	29 761 930	26 575 868
420 000	560 000	Research costs	330 674	41 573
202 200	150 000	Resource centre	154 227	169 789
7 192 739	5 600 630	Risk Equalisation Fund	5 426 672	6 048 185
310 800	310 000	Trustee training	304 835	122 687
312 000	212 760	Water and electricity	230 954	351 044
(954 181)	(1 526 617)	Operating surplus/(deficit) for the year	8 434	(1 177 722)
1 028 000	1 000 000	Interest received	1 566 244	1 675 538
73 819	(526 617)	Surplus/(deficit) for the year	1 574 678	497 816



Statement of changes in net assets

of the Council for Medical
Schemes for the year
ended 31 March 2008

	R
Accumulated surplus as at 1 April 2007	1 539 590
Surplus for the year	497 816
Accumulated surplus as at 1 April 2008	2 037 406
Surplus for the year	1 574 678
Accumulated surplus as at 31 March 2008	3 612 084

Cash flow statement

of the Council for Medical
Schemes for the year
ended 31 March 2008

	Notes	2008 R	2007 R
Cash flows from operating activities			
Cash receipts from government and customers		53 441 546	46 888 069
Cash receipts from customers		50 158 546	31 888 069
Cash receipts from government		3 283 000	15 000 000
Cash paid to suppliers and employees		(53 134 152)	(39 616 069)
Cash flow from operating activities	14	307 393	7 272 000
Interest received		1 566 244	1 675 538
Net cash flow from operating activities		1 873 637	8 947 538
Cash flows from investing activities			
Purchase of property, plant and equipment	3	(1 526 044)	(3 612 974)
Purchase of intangible assets	4	(182 188)	(2 121 599)
Proceeds from sale of equipment		45 879	-
Net cash flow used in investing activities		(1 662 353)	(5 734 573)
Net increase in cash and cash equivalents			
Cash and cash equivalents at beginning of the year		211 284	3 212 965
		10 386 225	7 173 260
Cash and cash equivalents at the end of the year	6	10 597 509	10 386 225



Notes to the financial statements

of the Council for Medical
Schemes for the year
ended 31 March 2008

1. Legislation

- 1.1 The Council was established in terms of the Medical Schemes Act 131 of 1998.
- 1.2 The Council is a listed entity under schedule 3 of the Public Finance Management Act 1 of 1999.
- 1.3 The Council collects levies from schemes in terms of the Council for Medical Schemes Levies Act 58 of 2000.

2. Accounting policies

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

2.1 Basis of preparation

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

Standard of GRAP

GRAP 1: Presentation of financial statements
GRAP 2: Cash flow statements
GRAP 3: Accounting policies, changes in accounting estimates and errors

Replaced statement of GAAP

AC101: Presentation of financial statements
AC118: Cash flow statements
AC103: Accounting policies, changes in accounting estimates and errors

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

2.1.1 Terminology differences:

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

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

2.1.3 Specific information has been presented separately on the statement of financial position, such as:

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

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

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

2.2 Non-current assets

All items of property, plant and equipment are recognised at cost less accumulated depreciation. All items of property, plant and equipment are depreciated when they are available for use. The Council continues to depreciate these items until they are dere-



cognised. The useful lives and residual value of all items of property, plant and equipment are assessed on an annual basis. Depreciation is calculated on the straight-line method to write off each asset over their estimated useful lives as follows:

Computer equipment	25.0%
Computer software	33.0%
Intangible assets	33.0%
Office furniture and equipment	10.0%
Library	20.0%
Motor vehicles	20.0%
Other assets	10.0%

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

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

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

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

2.3 Intangible assets

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

Judgments used to recognise internally generated intangible assets: the recognisable cost of the internally developed software is estimated to be the number of days spent on development mul-

tiplied by the relevant rate per day of the IT personnel involved in the development.

2.4 Trade and other receivables

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

2.5 Trade and other payables

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

2.6 Provisions

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

2.7 Revenue

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

2.7.1 Accreditation fees

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

2.7.2 Grants

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

2.7.3 Levies

Levies are amounts paid by medical schemes based on the number of members in the scheme during the financial period. Levies



are recognised on an accrual basis in accordance with the number of members in the scheme in the period in which they fall due.

2.7.4 Registration fees

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

2.8 Cash and cash equivalents

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

2.9 Financial instruments

(a) Accounting for financial instruments

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

(b) Financial risk management

Financial risk factors:

The Council's activities expose it to a limited degree of financial risks, including interest rates and credit defaults.

Interest rate risk:

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

Credit risk:

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

Liquidity risk:

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

2.10 Research costs

Research costs relate to work performed by the Research and Monitoring Unit of the Council. The objective of the Unit is to monitor the impact of the MSA, research developments, and recommend policy options to improve the regulatory environment. Research expenditure is recognised as an expense in the financial period in which it occurred.

2.11 Operating lease

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

3. Property, plant and equipment

	Computer equipment R	Computer software R	Furniture and fittings R	Motor vehicles R	Other assets R	Library R	Total R
Year ended 31 March 2008							
Opening net book amount at 1 April 2007	2 218 575	451 850	1 255 876	97 920	611 243	1 445	4 636 909
Cost	5 358 239	1 623 313	2 204 431	211 231	695 711	42 014	10 134 939
Accumulated depreciation	(3 139 664)	(1 171 463)	(948 555)	(113 311)	(84 468)	(40 569)	(5 498 030)
Additions and transfers	171 133	1 142 320	532 181	-	(319 590)	-	1 526 044
Disposals at net book value	(5 959)	-	(12 093)	-	(2 015)	-	(20 067)
Depreciation charge	(746 294)	(363 312)	(298 523)	(27 977)	(1 096)	(1 436)	(1 438 638)
Closing net carrying amount at 31 March 2008	1 637 455	1 230 858	1 477 441	69 943	288 542	9	4 704 248
Year ended 31 March 2007							
Closing net carrying amount at 31 March 2008	1 637 455	1 230 858	1 477 441	69 943	288 542	9	4 704 248
Cost	5 033 377	2 337 149	2 698 064	139 885	372 897	42 014	10 623 386
Accumulated depreciation	(3 395 922)	(1 106 291)	(1 220 623)	(69 942)	(84 355)	(42 005)	(5 919 138)
Gross carrying amount of fully depreciated property, plant and equipment still in use	2 067 495	408 358	-	-	-	41 470	2 517 323
Year ended 31 March 2007							
Opening net book amount at 1 April 2006	600 978	132 204	977 837	125 897	125 262	6 526	1 968 704
Cost	3 254 269	1 118 239	1 725 880	211 231	170 332	42 014	6 521 965
Accumulated depreciation	(2 653 291)	(986 035)	(748 043)	(85 334)	(45 070)	(35 488)	(4 553 261)
Additions and transfers	2 103 970	505 074	478 551	-	525 379	-	3 612 974
Disposals at net book value	-	-	-	-	-	-	-
Depreciation charge	(486 373)	(185 428)	(200 512)	(27 977)	(39 398)	(5 081)	(944 769)
Closing net carrying amount at 31 March 2007	2 218 575	451 850	1 255 876	97 920	611 243	1 445	4 636 909
Closing net carrying amount at 31 March 2007	2 218 575	451 850	1 255 876	97 920	611 243	1 445	4 636 909
Cost	5 358 239	1 623 313	2 204 431	211 231	695 711	42 014	10 134 939
Accumulated depreciation	(3 139 664)	(1 171 463)	(948 555)	(113 311)	(84 468)	(40 569)	(5 498 030)



4. Intangible assets

	Acquired software R	Developed software R	Total R
Year ended 31 March 2008			
Opening net book amount at 1 April 2007	1 549 640	256 057	1 805 697
Cost	2 838 042	297 334	3 135 376
Accumulated amortisation	(1 288 402)	(41 277)	(1 329 679)
Additions and transfers	128 283	53 905	182 188
Disposals at net book value	-	-	-
Amortisation	(679 826)	(103 638)	(783 464)
Closing net carrying amount at 31 March 2008	998 097	206 324	1 204 421
Closing net carrying amount at 31 March 2008	998 097	206 324	1 204 421
Cost	1 871 061	351 239	2 222 299
Accumulated amortisation	(872 964)	(144 915)	(1 017 878)
Gross carrying amount of fully amortised intangible assets still in use	76 458	-	76 458
Year ended 31 March 2007			
Opening net book amount at 1 April 2006	1 10 214	-	1 10 214
Cost	1 013 777	-	1 013 777
Accumulated amortisation	(903 563)	-	(903 563)
Additions and transfers	1 824 265	297 334	2 121 599
Disposals at net book value	-	-	-
Amortisation	(384 839)	(41 277)	(426 116)
Closing net carrying amount at 31 March 2007	1 549 640	256 057	1 805 697
Closing net carrying amount at 31 March 2007	1 549 640	256 057	1 805 697
Cost	2 838 042	297 334	3 135 376
Accumulated amortisation	(1 288 402)	(41 277)	(1 329 679)



5. Trade and other receivables

Accounts receivable
Sundry debtors
Prepaid expenses

6. Cash and cash equivalents

Cash and bank
Call account

7. Operating lease payable

Opening balance as at 1 April 2007
Movement for the year
Closing balance as at 31 March 2008

8. Trade and other payables

Accounts payable
Income received in advance
Grant received in advance
Broker fees received in advance
Accruals

Notes	2008 R	2007 R
	73 465	22 009
	8 949	1 225 004
	401 965	228 776
	<u>484 379</u>	<u>1 475 789</u>
	5 709 635	1 581 608
	4 887 875	8 804 617
	<u>10 597 510</u>	<u>10 386 225</u>
	387 910	155 809
	79 097	232 101
	<u>467 007</u>	<u>387 910</u>
	2 076 714	1 015 872
	7 319 164	11 911 052
	6 673 111	11 270 740
	568 268	425 755
	77 785	214 557
	<u>9 395 878</u>	<u>12 926 924</u>



9. Provisions

Year ended 31 March 2008

	Leave days R	Performance bonuses R	Other provisions R	Total R
Opening balance	716 013	1 985 820	250 547	2 952 380
Utilisation of provision during the year	(1 886 476)	(1 985 820)	(250 547)	(4 122 843)
Provision made during the current year	2 152 257	2 005 839	527 956	4 686 052
Closing balance	981 794	2 005 839	527 956	3 515 589

Year ended 31 March 2007

Opening balance	478 417	1 008 456	171 008	1 657 881
Utilisation of provision during the year	(1 537 238)	(1 009 487)	-	(2 546 725)
Unused amounts reversed during the year	-	1 031	(171 008)	(169 977)
Provision made during the current year	1 774 834	1 985 820	250 547	4 011 201
Closing balance	716 013	1 985 820	250 547	2 952 380

10. Revenue

	2008 R	2007 R
Accreditation fees	6 089 952	5 292 860
Appeal fees	12 000	16 000
Grant received: Risk Equalisation Fund	7 880 628	7 677 618
Levies income	37 615 410	32 079 933
Other revenue income	427 753	2 744 926
Registration fees	424 391	338 412
	52 450 134	48 149 749

11. Audit fees

External audit	334 874	238 889
Internal audit	275 652	218 880
	610 526	457 769



12. Office rental

Rental
Parking recovered from employees

Notes R	2008 R	2007
	3 085 580	2 699 498
	(83 648)	(76 930)
	<u>3 001 932</u>	<u>2 622 568</u>

13. Risk Equalisation Fund

During the year under review, the National Department of Health (NDoH) granted Council an amount of R3 283 000 (2007: R15 000 000) in respect of the Risk Equalisation Fund project. An amount of R7 880 628 (2007: R7 677 618) was utilised during the year. There was an unutilised balance of R6 673 111 (2007: R11 270 739) as at 31 March 2008.

Deferred grant income at the beginning of the year
Grant received during the year

Utilised in project activities
Rent
Utilised to defer depreciation charge relating to assets acquired

Deferred grant income at the end of the year

11 270 739	3 948 357
3 283 000	15 000 000
(7 880 628)	(7 677 618)
(5 426 672)	(6 048 185)
(895 337)	(780 655)
(1 558 619)	(848 778)
<u>6 673 111</u>	<u>11 270 739</u>

14. Reconciliation between net surplus and cash applied to activities

Operating surplus/(deficit)
Adjusted for:
Depreciation
Amortisation
Interest received
(Gain)/loss on disposal of assets
Operating surplus before working capital
Decrease/(increase) in accounts receivable
(Decrease)/increase in accounts payable
(Decrease)/increase in accounts provisions
Cash flows from operating activities

1 574 678	497 816
1 438 638	944 769
783 464	426 116
(1 566 244)	(1 675 538)
(25 813)	-
<u>2 204 723</u>	<u>193 163</u>
991 411	(1 261 680)
(3 451 949)	7 046 018
563 209	1 294 499
<u>307 394</u>	<u>7 272 000</u>



15. Related party transactions

The Minister of Health appoints Council members, who then control the financial and operating activities of the Council. Council members appoint the executive management, which is responsible for executing decisions of Council members. Council received a grant during the year under review for the purpose of the Risk Equalisation Fund project (refer Note 13). The emolument paid to Council members and executive management is shown below:

Year ended 31 March 2008

Council members

	Fees for services	Basic salary	Bonuses	Expense allowances	Consulting fees	Total
S Kariem	4 050	-	-	-	-	4 050
A Palane	14 549	-	-	-	-	14 549
P Njongwe	8 550	-	-	-	-	8 550
AD Rothberg	21 866	-	-	-	-	21 866
Z Lallie	28 501	-	-	-	-	28 501
W Pick	33 996	-	-	-	-	33 996
T Fortune	20 250	-	-	-	-	20 250
T Gwagwa	1 440	-	-	-	-	1 440
	133 203	-	-	-	-	133 202

Executive management

	Fees for services	Basic salary	Bonuses	Expense allowances	Consulting fees	Total
TP Masobe	-	837 619	149 038	12 000	-	998 657
FFT de Buck (end of February 2008)	-	628 086	59 320	16 500	-	703 906
CJ Burton-Durham	-	621 128	112 408	18 000	-	751 536
DG Kolver	-	590 886	89 511	18 000	-	698 397
EE Theys	-	618 128	96 774	18 000	-	732 902
KP Matshidze	-	656 895	107 867	18 000	-	782 762
M Grobler (end of September 2007)	-	292 114	84 104	9 000	-	385 218
	-	4 244 856	699 022	109 500	-	5 053 378

Year ended 31 March 2007

	Fees for services	Basic salary	Bonuses	Expense allowances	Consulting fees	Total
Council members	112 596	-	-	-	-	112 596
Executive management	-	4 720 350	830 477	138 000	-	5 688 827
	112 596	4 720 350	830 477	138 000	-	5 801 423

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



16. Operating lease commitments

16.1 Office rental

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

	2008 R	2007 R
Not later than one year	3 085 580	3 085 580
Later than one year and not later than five years	3 599 843	6 685 423
	6 685 423	9 771 003

16.2 Photocopiers

The Council has an operating lease for the rental of four photocopiers. Three of the four photocopiers contracts expired in the current financial year and the remaining photocopier contract will expire in 2009. The rental escalates by 10.0% compounded every year for this remaining copier:

Not later than one year	28 593	183 941
Later than one year and not later than five years	7 148	35 741
	35 741	219 682

17. Contingent liabilities

- 17.1 At 31 March 2008, Council had a contingent liability arising from a legal claim by a former employee for unfair dismissal. Based on legal opinion, Council does not expect this liability to crystallise and the amount cannot be reliably estimated.
- 17.2 The Registrar and the Council have lodged an appeal for an order declaring that Guardrisk is doing the business of a medical scheme without registering with the Council. An estimate of the financial effect cannot be determined as the matter is still pending.
- 17.3 A legal matter between the Registrar and Genesis was pending at year end. The amount of legal costs is still uncertain.

18. Going concern

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

19. Taxation

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



Report of the Audit Committee

We are pleased to present our report to the Council's Accounting Authority for the financial year ended 31 March 2008.

Audit Committee members and attendance

The Audit Committee consists of three independent non-executive members – Mr Ronald Moyo (Chairman), Mr Alex Hill, and Ms Gando Matyumza – and of two members of the Council for Medical Schemes (Council) – Dr Zola Njongwe and Ms Zandile Mjoli

The term of office of Mr Moyo and Mr Hill was extended to the end of December 2008.

Meetings

The Committee scheduled four meetings during the year under review: on 18 May 2007, 26 July 2007 (special meeting on the recommendation of audited Annual Financial Statements (AFS)), 2 November 2007 (which members decided to cancel as there were no matters for discussion) and 7 March 2008.

Attendance at these meetings was as follows:

Name of member	Role	Number of meetings	
		Scheduled	Attended
Mr Ronald Moyo	Chairperson	4	3
Mr Alex Hill	Independent member	4	3
Ms Gando Matyumza	Independent member	4	2
Dr Zola Njongwe	Council member	4	1
Ms Zandile Mjoli	Council member	4	2

Dr Njongwe was appointed to the Committee at the end of 2007.

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

Other invitees

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

Audit Committee responsibility

Mandate

The mandate of the Committee is derived from Section 38(1)(a) of the Public Finance Management Act I of 1999 (PFMA) and paragraph 3.1 of the Treasury Regulations.

The Committee reports that it has discharged its responsibilities arising from Section 38(1)(a) of the PFMA and Treasury Regulation 3.1.13. It further reports that it has adopted appropriate formal terms of reference as its Audit Committee Charter. It has regulated its affairs in compliance with this Charter and has discharged all its responsibilities contained therein. The Charter is reviewed annually, as required by Treasury Regulations.

Role of Audit Committee in Council's governance

As part of the governance structures of the Council, the Committee continues to discharge its mandate. It has, among others, enhanced its oversight function as follows:

Strategic Internal Audit Plan

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

The Committee has satisfied itself on the objectivity and independence of the internal audit function of the Council, and on the continued appropriateness of the Audit Committee Charter and the Internal Audit Charter.

External Audit Plan by the AG

The Committee is pleased to advise that it reviewed and approved this plan as prepared and presented by the AG in terms of the Public Audit Act 25 of 2004 (PAA) for the year ended 31 March 2008. The Committee confirms that this plan is in line with regulations and standards. It believes that the plan and audit fees presented appear to be adequate to complete the annual audit of the Council.

Risk management and internal controls

Measures are in place to ensure that the risk management practices as well as internal policies and procedures of the Council are effective and



adequate to safeguard its resources and promote the achievement of its mission. The Committee has continued to contribute to the establishment of effective internal controls, a commitment which requires it to periodically identify and assess risks that the Council faces from internal and external sources. The Committee is satisfied that areas of improvement within the risk management and internal control practices of the Council have now been adequately identified and that the formalisation of entity-wide risk management within the Council is now at an advanced stage. The maintenance of an effective internal audit function is central to the proper operation of the Committee.

Interacting with internal and external auditors

The Committee received and assessed periodic formal and informal assurances from the management of the Council and from internal and external auditors with regard to internal control and risk management. It concludes that the overall risk management of the Council and its system of internal controls remain adequate.

Reviewing legal cases

The Committee reviewed legal cases against the Council that were pending at the end of the financial year to assess the adequate disclosure required in terms of South African Generally Accepted Accounting Principles (GAAP) and Treasury Regulations. It noted no significant cases that warrant any mention except as already dealt with in the financial statements of the Council.

Evaluating financial statements

The Committee reviewed and discussed with management and the AG the impact that compliance with new accounting and financial reporting pronouncements has on the AFS of the Council. The Committee is satisfied that the AFS of the Council were prepared in line with relevant accounting standards and the financial reporting framework.

The Committee reviewed and discussed the AFS to be included in the Annual Report 2007-08 with the AG and the Accounting Officer. The AG had audited the AFS, as required in terms of PAA, and the Committee concurs with the conclusion of the AG.

Evaluating the Audit Committee

It is the practice of the Committee to have its adequacy and effectiveness evaluated annually. During the year under review, the Committee is subjected to an independent evaluation by the AG as an integral part of their annual audit of the Council. The results of this evaluation is made available to the Council for its resolution.

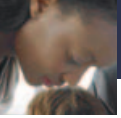
Our commitment

The Committee remains devoted to working with the Council and all stakeholders to promote sound corporate governance and to strengthen the risk management measures and internal control procedures at the Council.

Chairperson of the Audit Committee
31 July 2008

Members of the Audit Committee

- Mr Ronald Moyo –
Chairman,
independent and
non-executive
- Mr Alex Hill – Independent
and non-executive
- Ms Gando Matyumza –
Independent and
non-executive
- Dr Zola Njongwe – Council
member, non-
executive
- Ms Zandile Mjoli – Council
member, non-
executive





Review of
operations
of medical
schemes 2007

Number of medical schemes

In 2007, the number of registered medical schemes decreased to 122 from 124 in 2006; there were 41 open schemes and 81 restricted schemes.

Table 6: Number of registered medical schemes by size and type

		2007	2006
Large (≥ 30 000 beneficiaries)	Open	20	23
	Restricted	16	15
	Consolidated	36	38
Medium (≥ 6 000 members but < 30 000 beneficiaries)	Open	12	9
	Restricted	20	19
	Consolidated	32	28
Small (< 6 000 members)	Open	9	9
	Restricted	45	49
	Consolidated	54	58
Total	Open	41	41
	Restricted	81	83
	Consolidated	122	124

One new restricted scheme was registered. Two restricted schemes amalgamated and one was liquidated. The data for bargaining council medical schemes and Motohealth Care (a scheme registered in October 2007 following an amalgamation of two bargaining council funds) was excluded from the analysis due to data-related issues.

There were 218 registered benefit options in open schemes in 2007 compared to 220 benefit options in 2006; this represents a decrease of 0.9%. In restricted schemes, there were 164 benefit options in 2007 compared to 172 in 2006. This is a decrease of 4.7%. The average number of options was 5.3 in open schemes and 2.0 in restricted schemes.

Membership of medical schemes

The number of principal members of registered medical schemes increased by 6.5% to 3 178 927 in 2007. The number of dependants rose by 3.8% to 4 299 113, which means that the total number of beneficiaries increased by 4.9% to 7 478 040. Open schemes registered a 0.7% increase in the number of principal members, while the number of principal members in restricted schemes rose by 20.1%. (See Table 7.)

Coverage of beneficiaries in open schemes declined by 2.0%, but there was an increase of 21.7% in restricted schemes. The growth in membership of restricted schemes can be attributed primarily to Renaissance and GEMS; the former experienced growth of more than 50.0% and the latter of more than 300.0%.

Table 7: Distribution of beneficiaries in registered medical schemes

Scheme type		2007	2006	% change
Open	Members	2 114 986	2 099 247	0.7
	Dependants	2 836 331	2 951 191	-3.9
	Beneficiaries	4 951 317	5 050 438	-2.0
Restricted	Members	1 063 941	886 103	20.1
	Dependants	1 462 782	1 190 802	22.8
	Beneficiaries	2 526 723	2 076 905	21.7
Consolidated	Members	3 178 927	2 985 350	6.5
	Dependants	4 299 113	4 141 993	3.8
	Beneficiaries	7 478 040	7 127 343	4.9

Trends in the number of beneficiaries

Figure 9 depicts the trend in coverage from 1997 to 2007. The number of beneficiaries in open schemes decreased to 5 million in 2007 from 5.1 million in 2006. The number of beneficiaries in restricted schemes increased to 2.5 million in 2007 from 2.1 million in 2006. The total number of beneficiaries increased by 4.9% to 7.5 million in 2007.

Between 1997 and 2007, the number of beneficiaries in registered medical schemes grew as a result of the conversion of bargaining councils into restricted schemes (2000 onwards) and subsequently as a result of the introduction of GEMS (2006).

Figure 9: Trends in the number of beneficiaries 1997-2007

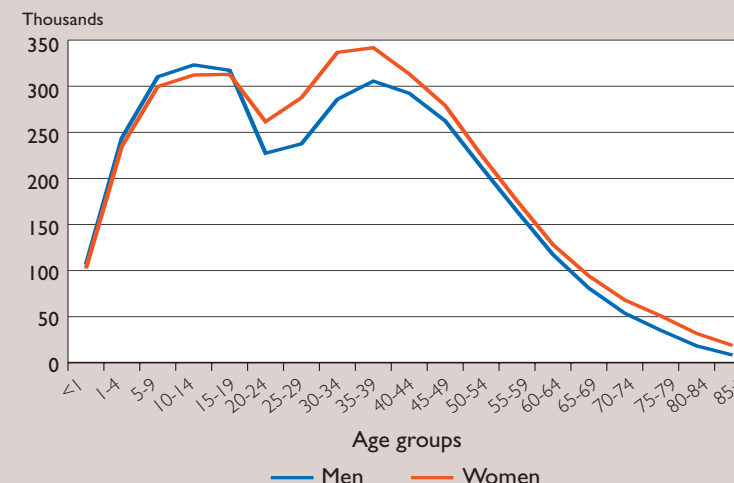


tion was again evident in 2007. Increases in the number of beneficiaries were seen across all age groups except for the 85+ age group, which decreased by 0.8%. We observed a sizeable increase in the number of beneficiaries in the 20-35 age group. The average age of beneficiaries was 31.4, slightly younger than the 31.6 reported in 2006.

Figure 11 shows the distribution of beneficiaries by gender. In the under-19 age group of beneficiaries, most were men, but more beneficiaries were women in the age group of 20 and older. As a result, the beneficiaries of medical schemes were made up of proportionately more women than men at 51.8% and 48.2% respectively.

Female beneficiaries were generally older than male beneficiaries; the average age of women belonging to a medical scheme was 32.1 while that of men was 30.7.

Figure 11: Age and gender distribution of beneficiaries



Age distribution of beneficiaries

Figure 10 shows the age distribution of beneficiaries. A bimodal distribu-

Figure 10: Age distribution of beneficiaries



Pensioner ratio

Table 8 shows that the proportion of pensioners (beneficiaries 65 years old or older) decreased to 6.2%. Open schemes had a higher pensioner ratio (6.3%) than restricted schemes (6.0%); this is different to what we had observed in previous years. There were more female (6.8%) than male (5.5%) pensioners in schemes.

Dependant ratio

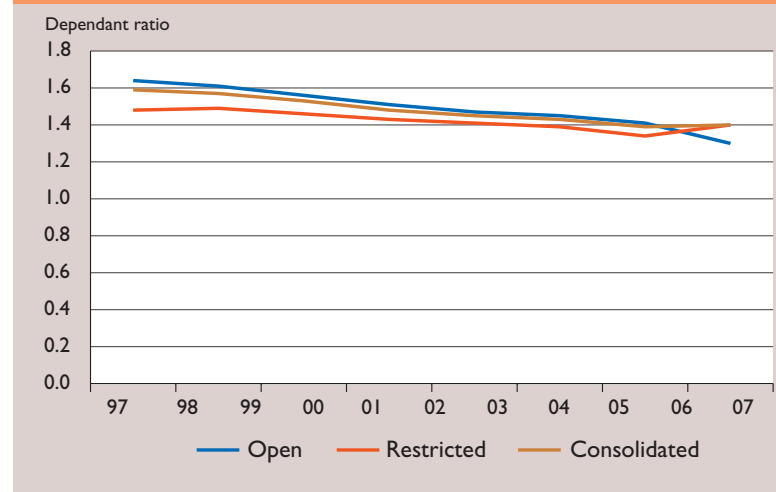
The dependant ratio measures the number of dependants per principal member; it remained unchanged at 1.4 in 2007. In open schemes, this ratio declined by 7.1% to 1.3 dependants per member in 2007 from 1.4 dependants per mem-

Table 8: Pensioner ratios in medical schemes (%)

Scheme type	Gender	2007	2006
Open	Male	5.6	5.3
	Female	6.9	6.4
	Consolidated	6.3	5.9
Restricted	Male	5.2	6.1
	Female	6.7	8.2
	Consolidated	6.0	7.2
Consolidated	Male	5.5	5.5
	Female	6.8	6.9
	Consolidated	6.2	6.3

ber reported in 2006; however, it increased by 7.1% in restricted schemes, from 1.3 in 2006 to 1.4 in 2007.

Figure 12: Dependant ratio in registered medical schemes



Medical scheme coverage by province

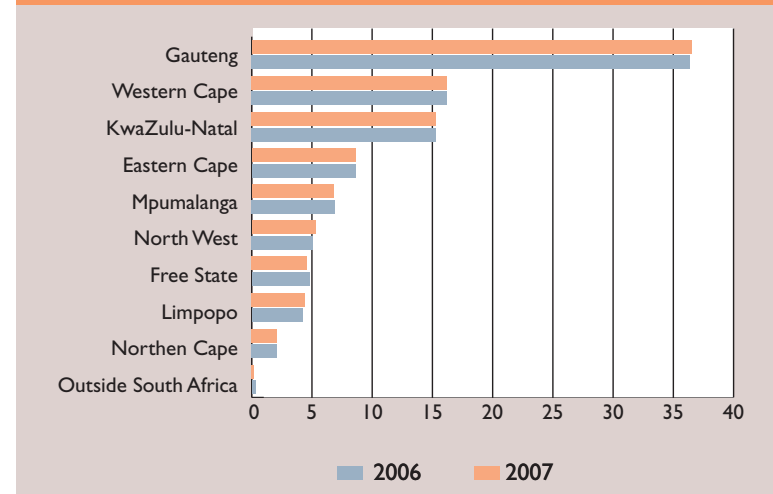
Figure 13 shows the distribution of beneficiaries by province. This data was collected primarily on the basis of the location of principal members. More than one third (36.5%) of beneficiaries were located in Gauteng; 16.2% were in the Western Cape and 15.3% in KwaZulu-Natal. The largest increases in the number of beneficiaries were noted in Limpopo, North West, Northern Cape, and Gauteng.

Benefits

Total benefits paid

Expenditure on healthcare benefits increased by 9.6% to R56.2 billion in 2007 from R51.3 billion in 2006. Figure 14 shows the proportions of benefits paid to the various categories of providers. Hospital expenditure – which includes ward fees, theatre fees, consumables, medicines, and per

Figure 13: Distribution of beneficiaries by province (%)



diem arrangements – consumed R20.2 billion (36.0%) of the R56.2 billion paid to all providers. Expenditure in private hospitals increased by 12.5% to R19.9 billion from R17.7 billion in 2006, while expenditure in provincial hospitals increased by 12.2% to R306.9 million from R273.6 million spent in 2006.

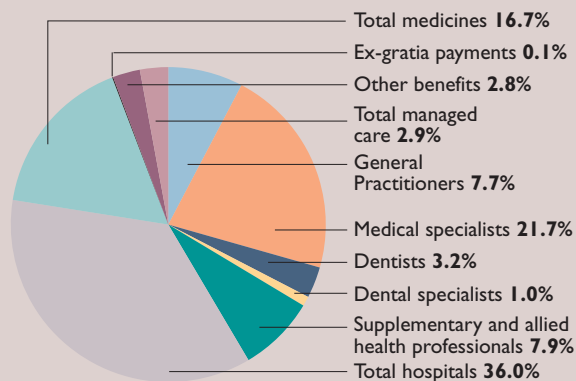
Benefits paid for medicines dispensed by pharmacists and providers other than hospitals amounted to R9.4 billion or 16.7% of total benefits paid. This is an increase of 8.2% when compared with the R8.7 billion spent in 2006.

Payments to medical specialists accounted for R12.2 billion or 21.7% of benefits paid. This is an increase of 11.0% on 2006. Expenditure on GPs accounted for R4.3 billion or 7.7% of benefits paid, representing a decrease of 1.5% from 2006's R4.4 billion. Dentists accounted for R1.8 billion in expenditure, an increase of 2.0% on 2006. Expenditure on dental specialists accounted for 1.0% of benefits paid. Benefits paid to supplementary and allied health professionals amounted to R4.4 billion.

Benefits paid from risk pool

Risk pool benefits amounted to R50.3 billion (89.5%) of total benefits paid in 2007; this was an increase of 10.8% on the R45.4 billion risk pool ben-

Figure 14: Benefits paid in 2007

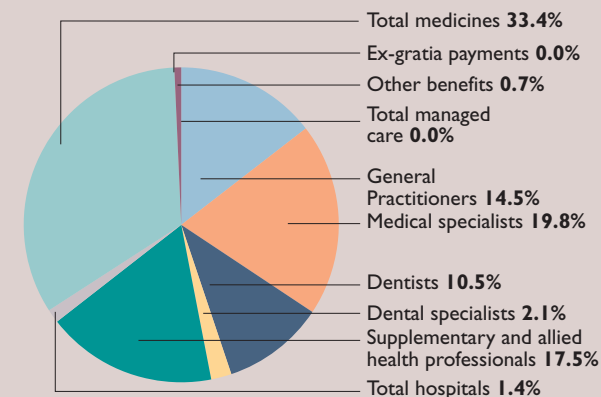


Benefits paid from savings accounts

Benefits paid from medical savings accounts made up R5.9 billion (10.5%) of total benefits; the comparative figure for 2006 was 10.5%.

Figure 16 shows that medicines took up the largest share of medical savings accounts expenditure (33.4%). Supplementary providers took 17.5%; medical specialists 19.8% and GPs 14.5%. As in 2006, expenditure on hospitals accounted for a comparatively small proportion of benefits paid from medical savings accounts (1.4%).

Figure 16: Benefits paid from savings accounts



Trends in total benefits paid

Figure 17 shows the distribution of benefits paid to different types of providers since 1997. These figures have been adjusted for inflation.

In 2007, expenditure in private hospitals increased in real terms by 5.3% to R19.9 billion from R18.9 billion in 2006. Expenditure on medicines increased by 1.1% – from R9.2 billion in 2006 to R9.3 billion in 2007. Benefits paid to medical specialists recorded an increase of 4.3%.

Total expenditure on GPs amounted to R4.3 billion, which is a decrease

efits paid in 2006. Hospital expenditure accounted for 40.1% of risk benefits; it was 39.4% in 2006. Expenditure on medical specialists accounted for 21.9% of total risk benefits; medicines took up 14.7%. The expenditure on GPs was R3.5 billion (6.9%) of risk benefits.

Figure 15: Benefits paid from risk pool

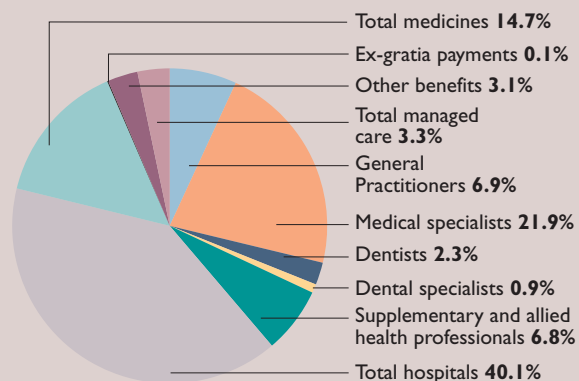
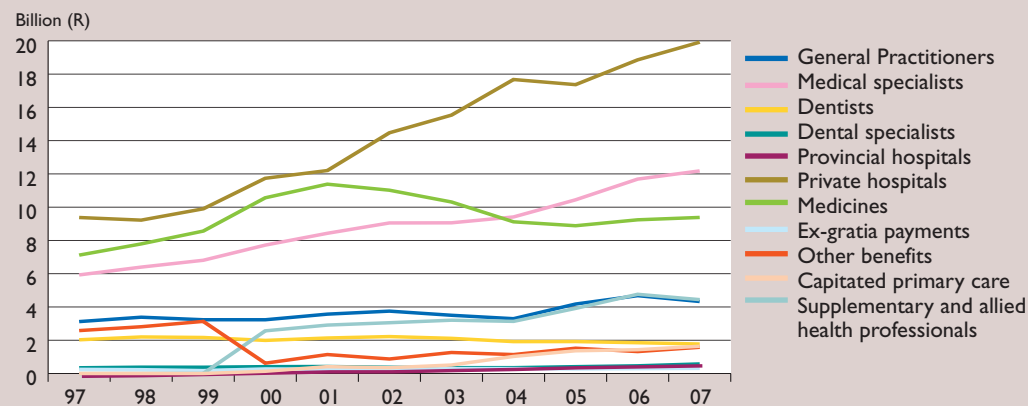


Figure 17: Benefits paid: 2007 prices*



* The values were adjusted for CPIX for 1997-2007

of 8.5% compared with 2006. There was a 5.3% decline on benefits paid to dentists; the amount fell to R1.8 billion from R1.9 billion in 2006.

Benefits paid per beneficiary

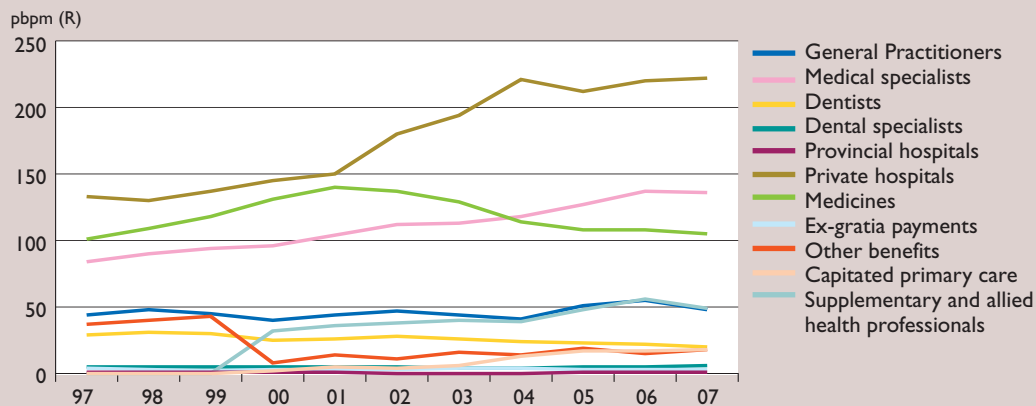
Figure 18 shows the changes in expenditure per beneficiary per month (pbpm) from 1997 to 2007. When adjusted for inflation and beneficiaries, expenditure on private hospitals increased by 0.7% – from R220.5 to R222.0 pbpm.

After peaking in 2001, expenditure on medicines continued to decline with a further 3.2% – from R108.0 pbpm in 2006 to R104.6 pbpm in 2007.

Per-capita expenditure on medical specialists decreased by 0.7% from R136.7 pbpm in 2006 to R135.8 pbpm in 2007; that on GPs declined by 11.9% from R54.7 pbpm in 2006 to R48.2 pbpm in 2007. Spending on dentists decreased by 8.3% from R21.6 pbpm in 2006 to R19.8 pbpm in 2007, but spending on dental specialists increased by 18.5% from R5.4 pbpm in 2006 to R6.4 pbpm in 2007.

Expenditure on supplementary and allied health professionals declined by 11.1% from R55.7 pbpm in 2006 to R49.5 pbpm in 2007. Capitated primary healthcare expenditure increased by 9.6% in 2007 to R18.3 pbpm from R16.7 pbpm in 2006.

Figure 18: Benefits paid per beneficiary per month: 2007 prices*



* The values were adjusted for CPIX for 1997-2007

Utilisation of services

Beneficiaries visiting GPs and private nurses at least once a year were 718.0 per 1 000 beneficiaries and 6.9 per 1 000 beneficiaries respectively; this is a decrease of 8.5% for GP utilisation and a decrease of 9.2% for private nurses utilisation. The number of beneficiaries visiting a dentist at least once a year decreased to 218.3 per 1 000 beneficiaries from 242.9 per 1 000 in 2006.

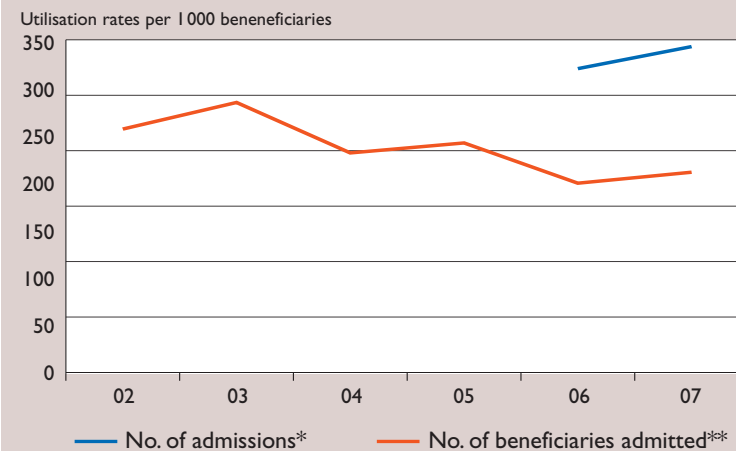
The number of beneficiaries admitted to private hospitals increased to 180.6 per 1 000 beneficiaries from 170.7 per 1 000 beneficiaries in 2006. The number of beneficiaries admitted to public hospitals decreased to 8.0 per 1 000 beneficiaries from 8.2 per 1 000 beneficiaries in 2006.

Figure 19 depicts the utilisation of private hospitals (including day clinics) per 1 000 beneficiaries. We noted a downward trend in the number of beneficiaries admitted to private hospitals. But from 2006, there was an increase of 5.8%. At the same time, the number of admissions per 1000 beneficiaries increased by 7.3% between 2006 and 2007.

Average number of visits to GPs

The average number of visits to a GP per beneficiary per year decreased

Figure 19: Utilisation of private hospitals



* All admissions ** Unique admissions

marginally to 2.9 visits in 2007 from 3.2 in 2006. The average number of visits in restricted schemes was 3.1 per beneficiary per annum; in open schemes it was 2.8. We observed a similar pattern for the average number of visits to dentists and private nurses.

Average length of stay in hospital

The average length of stay in private hospitals declined from 1.3 days in 2006 to 0.9 in 2007.

Contributions, relevant healthcare expenditure¹, and trends

The contributions for all medical schemes increased by 12.3% to R64.7 billion as at December 2007 from R57.6 billion in December 2006. Total gross relevant healthcare expenditure incurred increased by 10.2% to R56.3 billion² from R51.1 billion in 2006.

Gross contributions per average beneficiary per month (pabpm) grew by 7.2% to R736.6 from R687.1 in 2006. Total gross relevant healthcare expenditure incurred increased by 5.2% to R641.6 from R610.0 in 2006.

Risk contributions and relevant healthcare expenditure

Risk contributions (net of medical savings accounts contributions) increased by 13.5% to R58.3 billion from R51.4 billion in 2006; the increase from 2005 to 2006 was 7.4%. The increase in risk contributions pabpm was 8.4% to R664.8 from R613.4 (2006: 3.7%).

Risk claims increased by 11.5% to R50.4 billion from R45.2 billion in 2006 (2006: 12.3%). Claims pabpm rose by 6.5% to R574.5 from R539.6 (2006: 8.4%).

Medical savings accounts contributions and relevant healthcare expenditure

Contributions to medical savings accounts increased by 2.1% to R6.3 billion from R6.2 billion (2006: 2.2% decrease). But when measured on a pabpm basis in respect of only those schemes that had saving transactions, the decrease was 5.3% – from R99.8 to R94.5 (2006: 8.9% increase).

Claims paid from medical savings accounts decreased marginally by 0.2% to R5.9 billion (2006: 10.4% increase). On a pabpm basis for schemes that had savings transactions, medical savings accounts claims decreased

Table 9: Utilisation of services in registered medical schemes (per 1 000 beneficiaries)

	2007			2006
	Open	Restricted	Consolidated	Consolidated
Private providers				
Number of beneficiaries visiting a GP at least once a year	721.5	711.1	718.0	784.6
Number of beneficiaries visiting a dentist at least once a year	209.3	236.2	218.3	242.9
Number of beneficiaries visiting a private nurse at least once a year	6.0	8.7	6.9	7.6
Private facilities				
Number of beneficiaries admitted to hospitals	184.2	173.5	180.6	170.7
Number of admissions	336.8	209.0	293.9	274.0
Public facilities				
Number of beneficiaries admitted to hospitals	6.3	11.4	8.0	8.2
Number of admissions	7.8	7.9	7.8	NC

NC = Not Computed

Table 10: Average utilisation of services per beneficiary per year

	2007			2006
	Open	Restricted	Consolidated	Consolidated
Visits to a GP	2.8	3.1	2.9	3.2
Visits to a dentist	0.4	0.5	0.5	0.6
Visits to a private nurse*	-	-	-	-

* Numbers were too insignificant to be reflected

Table 11: Average length of stay in hospital per beneficiary per year (in days)

	2007			2006
	Open	Restricted	Consolidated	Consolidated
Private hospital	0.6	1.6	0.9	1.3
Public hospital*	-	-	-	-

* Numbers were too insignificant to be reflected

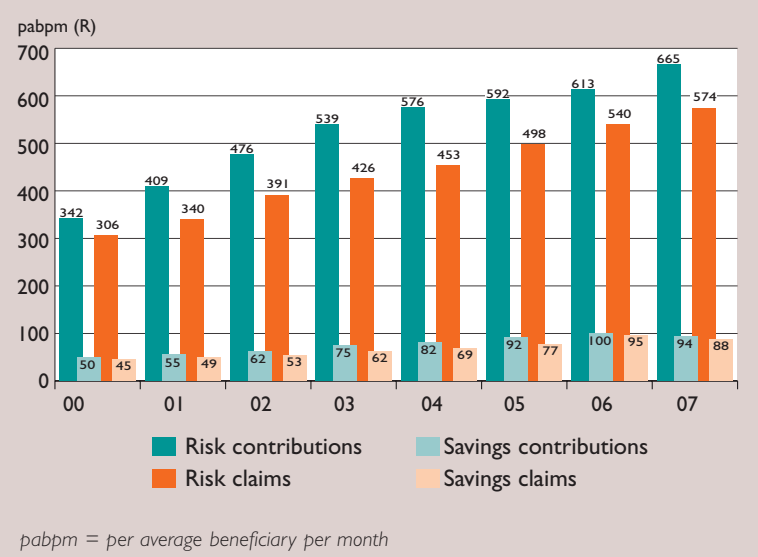
¹ All references to claims and benefits indicate relevant healthcare expenditure.

² This number differs from the R56.2 billion reported above as "benefits paid" because we have included the IBNR and the recoveries on risk transfer arrangements.

by 7.4% from R95.3 to R88.2 (2006: 23.0% increase).

Figure 20 shows that up to the year 2006 medical savings accounts contributions and claims increased at greater rates than those recorded for the risk components. This indicates a move towards benefit designs requiring a greater proportion of benefits to be funded out of a member's medical savings account rather than from the general risk pool. It is still early to assess whether the lower figures in 2007 reflect a change in this trend.

Figure 20: Risk and medical savings accounts contributions and claims pabpm



Contributions and relevant healthcare expenditure by type of scheme

Table 12 and Figures 21 and 22 show contributions and claims for open and restricted schemes pabpm. Increases in risk claims pabpm were lower in restricted schemes than in open schemes. The decreases in medical savings accounts claims were lower in open than in restricted schemes. The claims ratio in open schemes decreased to 83.5% in 2007 from 85.5% in

Figure 21: Risk and savings contributions pabpm for open and restricted schemes

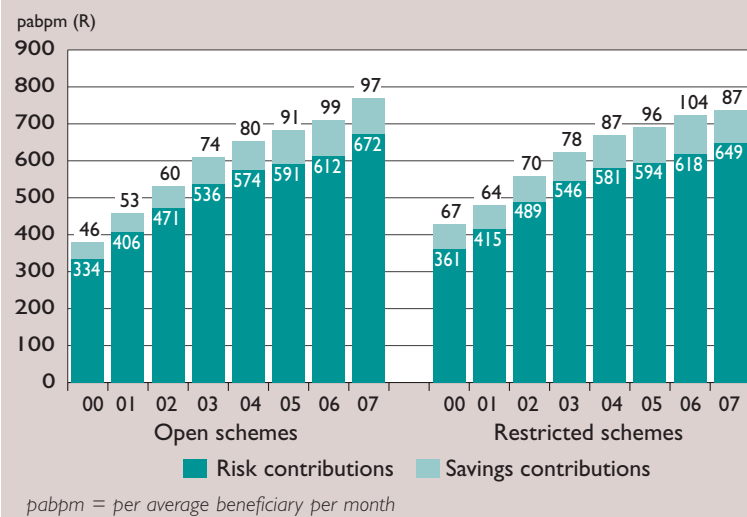
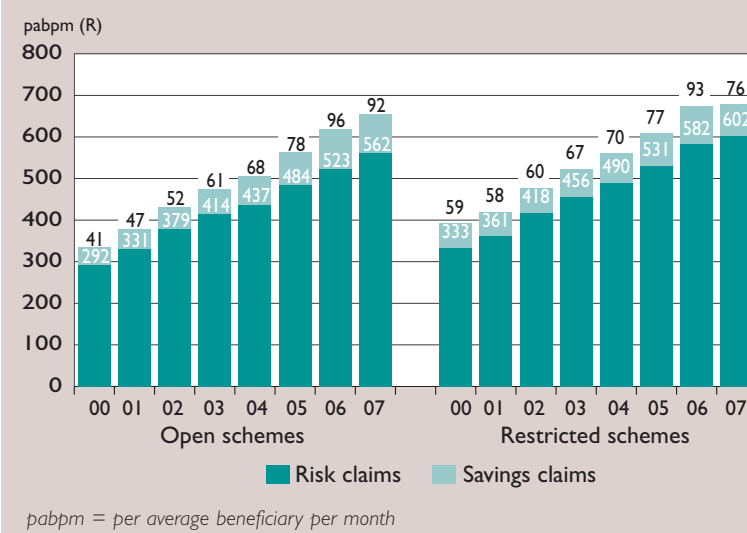


Figure 22: Risk and savings claims pabpm for open and restricted schemes



2006. The claims ratio in restricted schemes decreased to 92.7% from 94.2%.

The proportion of claims paid from medical savings accounts decreased to 13.3% from 15.0% in 2006, as shown in Figure 20.

For open schemes, the proportion of claims paid out of medical savings accounts decreased from 15.5% in 2006 to 14.0% in 2007; the medical savings accounts claims ratio decreased to 94.8% from 96.9%.

For restricted schemes, the proportion of claims paid out of medical savings accounts decreased from 13.8% in 2006 to 11.3% in 2007. The medical savings accounts claims ratio decreased to 87.8% from 89.5% in 2006.

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

Figure 23 tracks the use of medical savings accounts in the benefit designs of all medical schemes since schemes first introduced them in 1998. When adjusted for inflation, risk contributions and claims increased by 42.2% and 33.1% since 1998 respectively. But medical savings accounts contributions

Figure 23: Risk and medical savings accounts contributions and claims pabpm adjusted for inflation: 2007 prices

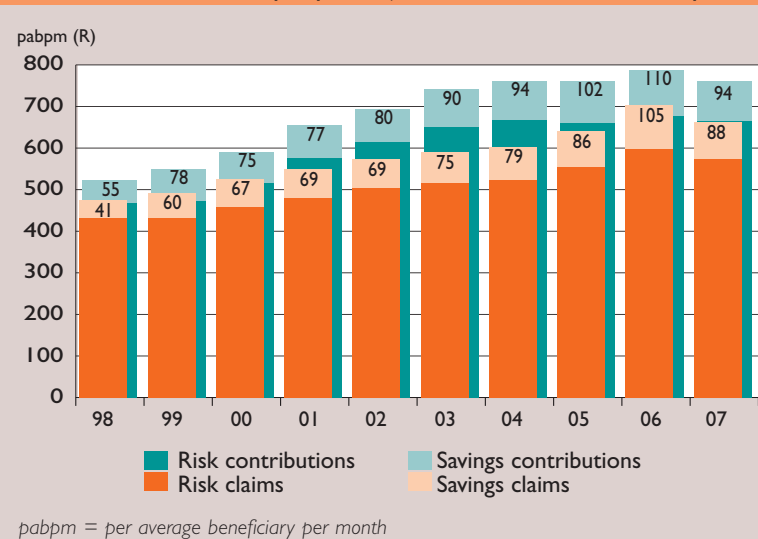


Table 12: Contributions and relevant healthcare expenditure pabpm for open and restricted schemes

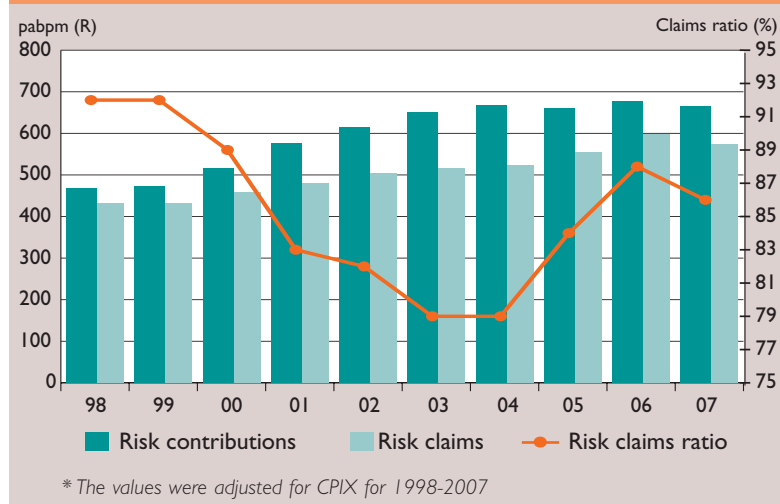
	Risk contributions		Savings contributions		Risk claims		Savings claims	
	pabpm (R)	% change	pabpm (R)	% change	pabpm (R)	% change	pasbpm (R)	% change
Open								
2000	333.6		46.1		292.4		41.3	
2001	406.4	21.8	52.6	13.9	331.4	13.3	46.6	12.8
2002	470.6	15.8	59.9	14.0	379.3	14.4	51.6	10.7
2003	535.5	13.8	73.8	23.2	413.9	9.1	61.0	18.2
2004	574.0	7.2	80.2	8.7	437.2	5.6	68.2	11.8
2005	590.7	2.9	90.6	13.0	484.2	10.7	77.5	13.6
2006	611.6	3.5	98.9	9.1	522.9	8.0	95.9	23.6
2007	672.2	9.9	96.6	-2.3	561.6	7.4	91.6	-4.4
Restricted								
2000	360.8		66.7		333.1		58.8	
2001	415.0	15.0	64.0	-4.0	360.9	8.3	57.9	-1.5
2002	489.0	17.8	69.8	9.0	417.9	15.8	60.3	4.2
2003	545.7	11.6	78.4	12.3	455.9	9.1	66.6	10.5
2004	581.3	6.5	86.8	10.7	490.0	7.5	69.7	4.6
2005	594.5	2.3	95.5	10.1	531.4	8.4	77.2	10.8
2006	617.9	3.9	103.7	8.6	582.1	9.5	92.8	20.3
2007	649.0	5.0	87.0	-16.1	601.7	3.4	76.4	-17.7

pabpm = per average beneficiary per month
 pasbpm = pabpm in respect of schemes that had savings transactions
 R = Rand

and claims rose by 70.7% and 113.0% respectively since 1998. This shows that schemes gradually shifted benefits from the risk pool into the medical savings accounts, which suggests that members have increasingly been funding more benefits out of their own pockets.

Figure 24 shows the relationship between risk contributions and claims paid over the past decade, after adjusting for inflation. After an initial decline, the claims ratio increased to 88.0% in 2006 from 84.1% in 2005, and decreased again to 86.4% in 2007. This means that schemes paid out 86.4% of contributions in benefits.

Figure 24: Risk claims ratio for all schemes adjusted for inflation: 2007 prices*



Risk transfer arrangements

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

Table 13 reflects:

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

(Annexure S provides further details.)

Table 13: Significant risk transfer arrangements (2007) (in R'000)

	Capitation fees	Estimated recoveries	Profit/(loss) sharing	Net income/(expense)
Open schemes	1 434 114	1 348 726	8 087	(77 301)
Restricted schemes	702 465	648 140	16 012	(38 313)
All	2 136 579	1 996 866	24 099	(115 614)

Non-healthcare expenditure

Non-healthcare expenditure of medical schemes consists mainly of:

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

Administration expenditure

Administration expenditure in medical schemes grew by 6.7% to R6.3 billion as at the end of December 2007 from R5.9 billion in 2006. Open schemes increased their administration expenditure by 3.8% to R4.9 billion from R4.7 billion. The overall 17.9% increase from R1.2 billion in 2006 to R1.4 billion in 2007 for restricted schemes reflects a significant increase in membership of restricted schemes during the year.

A total of 28 open schemes (representing 3 583 066 beneficiaries or 49.0% of all beneficiaries, calculated on the basis of average monthly beneficiaries) and 25 restricted schemes (representing 351 077 beneficiaries

Table 14: High-impact open schemes with administration expenditure greater than 10.0% of GCI (2007)

Name of scheme	Administration expenditure as % of GCI	Average beneficiaries
Resolution Health Medical Scheme	17.9	96 332
Medshield Medical Scheme	14.1	182 240
Fedhealth Medical Scheme	12.8	177 968
Spectramed	12.4	186 429
Hosmed Medical Aid Scheme	11.9	124 034
Sizwe Medical Fund	11.2	153 582
Discovery Health Medical Scheme	11.1	1 886 448
Oxygen Medical Scheme	11.1	199 957
Liberty Medical Scheme	11.1	98 061
Bestmed Medical Scheme	10.9	87 316
Pro Sano Medical Scheme	10.7	81 558

GCI = Gross Contribution Income

or 4.8% of all beneficiaries) had an overall administration expenditure greater than 10.0% of GCI in 2007.

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

Table 15 shows schemes with administration expenditures higher than the industry average of R71.5 pabpm. As already mentioned, high percentages may be a function of a low average contribution, but we are concerned that, relative to the industry average, some schemes have high administration costs as a percentage of GCI and on a pabpm basis.

Table 15: High-impact open schemes with administration expenditure higher than the industry average of R71.5 pabpm as at December 2007

Name of scheme	Administration expenditure pabpm (R)	Average beneficiaries
Medihelp	98.9	183 711
Fedhealth Medical Scheme	98.3	177 968
Resolution Health Medical Scheme	91.9	96 332
Discovery Health Medical Scheme	90.9	1 886 448
Liberty Medical Scheme	85.7	98 061
Spectramed	85.5	186 429
Telemed	84.6	60 069
Bestmed Medical Scheme	82.7	87 316
Pro Sano Medical Scheme	78.7	81 558
Global Health	78.1	52 446
Medshield Medical Scheme	77.7	182 240
Sizwe Medical Fund	75.2	153 582
Oxygen Medical Scheme	73.6	199 957

pabpm = per average beneficiary per month
R = Rand

Table 16 shows the gross administration fees paid to third-party administrators. These fees are the sum of administration fees, co-administration fees, and other indirect expenses. On average, open schemes paid 66.7% more for gross administration fees than restricted schemes (2006: 47.0%).

Fees paid to third-party administrators were the main component of Gross Administration Expenditure (GAE), and grew by 10.5% to R4.8 billion in 2007 from the previous year's R4.4 billion. These fees represented 76.6% of GAE (2006: 74.0%).

Expenditure on management of benefits: managed care fees

Managed healthcare management fees increased by 9.6% to R1.5 billion in 2007 from R1.4 billion in 2006. In 2007 the number of members covered by these managed healthcare interventions increased by 7.1% to 7 339 880 beneficiaries (98.2% of all beneficiaries).

Table 17 shows the number of benefit options with claims ratios greater than 100.0% and their expenditure on managed healthcare management fee. There were 80 options in this category, and they accounted for 11.4% of all managed healthcare management fees and 11.6% of beneficiaries.

Trustee and principal officer fees

Remuneration and other considerations of trustees and principal officers rated 0.7% and 0.8% of GAE respectively. As in 2006, principal officers' fees came to 0.6% of GAE for open schemes and 1.5% for restricted schemes.

Table 18 shows the 10 schemes with the highest trustees' fees. (The rest of the details are contained in Annexure P)

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

	Open schemes			Restricted schemes		
	pabpm (R)		%	pabpm (R)		%
	2007	2006	variance	2007	2006	variance
Direct administration fees	69.4	63.6	9.1	42.0	43.7	-3.9
Co-administration fees	0.6	0.7	-7.0	-	-	-28.8
Indirect expenses paid	-	0.1	-51.8	-	-	-34.7
Total	70.0	64.3	8.9	42.0	43.7	-4.0

pabpm = per average beneficiary per month
R = Rand

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

	Managed care costs (R '000)	Gross healthcare result* (R '000)	Beneficiaries	No. of options
Open schemes	66 726	(345 260)	313 045	39
Restricted schemes	105 253	(494 160)	555 705	41
All schemes	171 979	(839 421)	868 750	80

* Gross healthcare result = contributions less claims

Table 18: Top 10 trustee fees

Name of medical scheme	Trustee remuneration and other considerations		
	R '000	No. of trustees	As % of GAE
Bonitas Medical Fund	2 992	12	0.8
Fedhealth Medical Scheme	2 584	12	1.2
Selfmed Medical Scheme	2 570	5	7.8
Medshield Medical Scheme	2 310	16	1.4
Discovery Health Medical Scheme	1 870	9	0.1
Liberty Medical Scheme	1 777	8	1.8
Profmed	1 601	12	2.4
Medicover	1 469	9	2.0
Community Medical Aid Scheme (COMMED)	1 388	8	2.4
Humanity Medical Scheme	1 350	6	3.6

GAE = Gross Administration Expenditure

Trends in administration and managed healthcare expenditure

Administration expenditure was the main component of non-healthcare expenditure at 70.4% (2006: 70.8%). Managed healthcare fees made up 16.9% of non-healthcare expenditure (2006: 16.5%).

Administration expenditure and managed healthcare fees effectively accounted for 12.0% of GCI (2006: 12.6%).

Table 19 shows administration and managed healthcare expenditure by type of scheme administration. There were six self-administered open schemes (2006: seven) representing 518 546 beneficiaries (2006: 555 873), and 35 third-party-administered open schemes (2006: 34) representing 4 448 183 beneficiaries (2006: 4 452 505).

Self-administered open schemes experienced an increase of 6.9% to R89.8 from R84.1 pabpm, while third-party-administered open schemes increased their expenditure by 5.0% to R101.8 from 2006's R96.9 pabpm. Third-party-administered open schemes paid 13.3% more for administration and managed healthcare services than self-administered open schemes; this number was 15.3% in 2006.

In 2007, there were 11 self-administered restricted schemes (2006: 12) representing 223 140 beneficiaries (2006: 210 851), and 71 third-party-administered restricted schemes (2006: 72) representing 2 124 140 beneficiaries (2006: 1 762 496). Self-administered restricted schemes spent on average 59.4% less on administration and managed healthcare at R41.3 pabpm than the R65.9 pabpm of third-party-administered restricted schemes.

Table 19 shows that self-administered open schemes paid 117.4% (2006: 115.7%) more pabpm for administration and managed healthcare than self-administered restricted schemes. Third-party-administered open schemes paid 54.5% (2006: 44.2%) more pabpm for administration and managed healthcare than third-party-administered restricted schemes.

Table 20 takes the 10 largest schemes by number of beneficiaries and shows their total expenditure on administration and managed healthcare. The industry averages were 9.7% for administration and 12.0% for administration plus managed healthcare respectively.

Broker costs

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

Broker costs for all schemes increased by 6.1% to R1.0 billion from the previous year's R982.5 million. This was 11.7% of total non-healthcare expenditure, down from 11.8% in 2006.

Broker commissions rose by 8.1% (2006: 6.6%) to R976.7 million from R903.4 million. For schemes that pay broker fees, the increase was 6.7% on a per average member per month (pampm) basis from R35.4 to R37.8 pampm. Broker commissions as a percentage of GCI increased by 0.2%,

leading to a virtually unchanged level of 2.1%.

Figure 25 shows annual broker service fees since 2001 as well as their percentage shares of total non-healthcare expenditure.

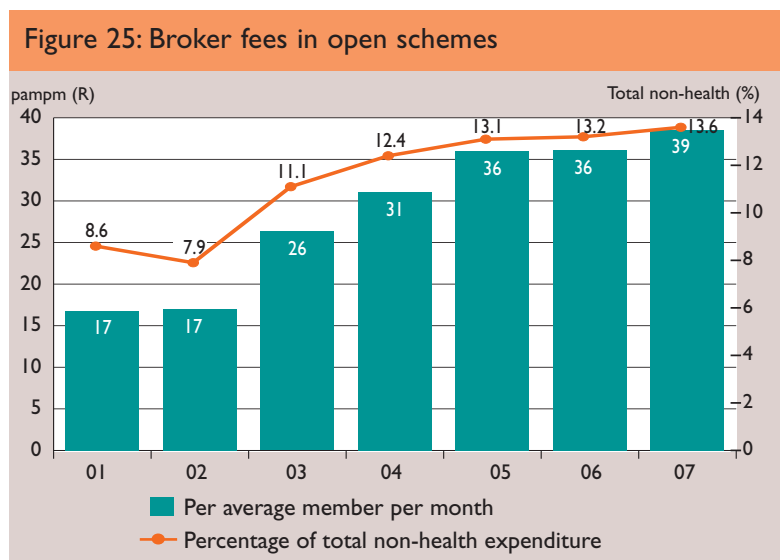


Figure 26 relates the increase in broker service fees to membership of schemes that pay brokers. Broker service fees have been rising sharply over the past few years, resulting in their rates of increase now far exceeding the increases in member numbers. For those schemes that pay brokers, these fees increased on a pabpm basis by 128.1% since 2001 compared with a 48.3% net increase in member numbers. The substantial increases in broker service fees are clearly not being matched by increases in new members.

Table 21 shows the schemes that had broker service fees at levels higher than the industry average of R37.8 pabpm. These 15 schemes (2006: 14) represent 59.6% (2006: 57.6%) of total membership, and 70.1% (2006: 69.8%) of total broker service fees paid. Six of these schemes paid at levels 20.0% greater than the industry average.

Table 19: GAE and managed healthcare expenditure in registered schemes

	OPEN SCHEMES				RESTRICTED SCHEMES			
	Self-administered		Third-party-administered		Self-administered		Third-party-administered	
	pabpm (R)	% change	pabpm (R)	% change	pabpm (R)	% change	pabpm (R)	% change
2000	37.5	-	48.7	-	24.7	-	38.3	-
2001	62.8	67.5	62.7	28.9	31.3	26.6	41.5	8.4
2002	55.8	-11.2	69.8	11.3	37.3	19.4	49.3	18.8
2003	69.2	24.0	78.4	12.3	33.0	-11.7	55.8	13.2
2004	75.9	9.8	86.1	9.8	43.3	31.4	59.1	6.1
2005	80.8	6.4	91.9	6.8	41.8	-3.5	67.8	14.7
2006	84.1	4.1	96.9	5.4	39.0	-6.7	67.2	-0.9
2007	89.8	6.9	101.8	5.0	41.3	6.0	65.9	-2.0

pabpm = per average beneficiary per month
R = Rand
GAE = Gross Administration Expenditure

Table 20: Administration expenditure of the 10 largest schemes

Name of medical scheme	Type	Average beneficiaries	Administration as % of GCI	Administration + managed care as % of GCI
Discovery Health Medical Scheme	Open	1 886 448	11.1	13.6
Bonitas Medical Fund	Open	567 375	8.5	11.8
South African Police Service Medical Scheme (POLMED)	Restricted	438 687	4.8	6.9
Government Employees Medical Scheme (GEMS)	Restricted	364 020	4.9	6.7
Oxygen Medical Scheme	Open	199 957	11.1	13.1
Bankmed	Restricted	192 942	7.2	9.4
Spectramed	Open	186 429	12.4	14.9
Medihelp	Open	183 711	7.9	9.4
Medshield Medical Scheme	Open	182 240	14.1	16.8
Fedhealth Medical Scheme	Open	177 968	12.8	14.9

GCI = Gross Contribution Income

Figure 26: Broker fees and membership

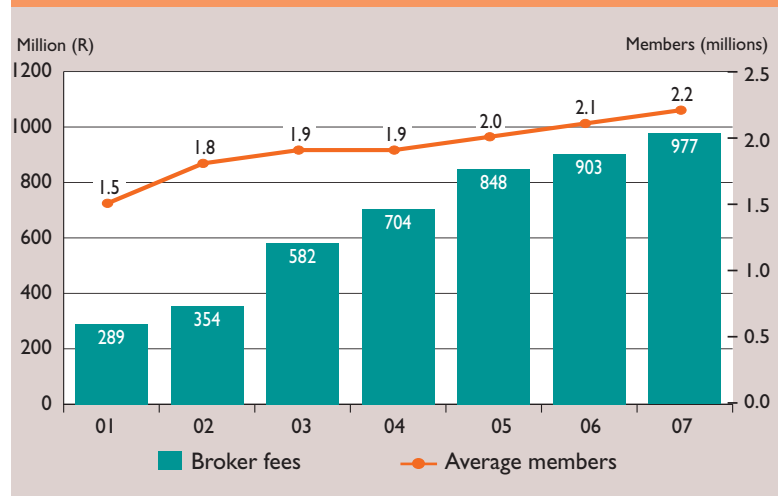


Table 21: Schemes with broker fees above the industry average of R37.8 pampm

Name of medical scheme	Type	pampm (R)		% change
		2007	2006	
Munimed	Open	59.1	53.6	10.1
Lifemed Medical Scheme	Open	50.5	47.9	5.4
Suremed Health	Open	50.2	47.3	6.0
Compcare Medical Scheme	Open	48.1	47.2	2.0
Built Environment Professional Associations Medical Scheme (BEPMED)	Restricted	47.7	45.8	4.2
Pharos Medical Plan	Open	47.4	39.5	20.2
Medshield Medical Scheme	Open	45.0	44.6	0.9
Discovery Health Medical Scheme	Open	44.5	43.1	3.3
Fedhealth Medical Scheme	Open	44.5	42.4	4.9
Topmed Medical Scheme	Open	44.2	34.5	28.1
Humanity Medical Scheme	Open	43.3	41.1	5.5
Hosmed Medical Aid Scheme	Open	42.4	34.4	23.4
Spectramed	Open	41.5	42.6	-2.5
Oxygen Medical Scheme	Open	40.5	37.4	8.3
Bestmed Medical Scheme	Open	40.1	37.5	7.0

R = Rand
pampm = per average member per month

Reinsurance results

Similarly to 2006, only two schemes had reinsurance contracts in 2007. They made a net healthcare deficit of R1.7 million; their net reinsurance result was a deficit of R6 664.0.

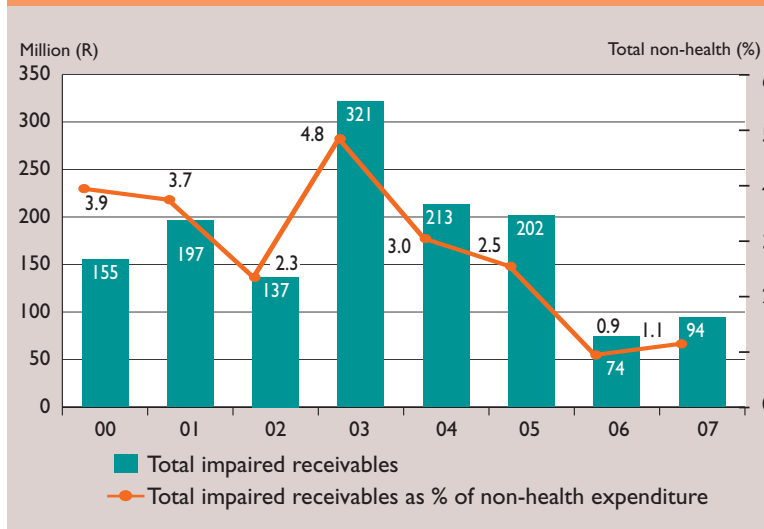
Impaired receivables

Impaired receivables (previously known as bad debts) increased by 27.2% to R93.9 million for the year under review from R73.8 million in 2006. They represented 1.1% of total non-healthcare expenditure (0.9% in 2006).

It took an average of 13.1 days to collect debts in 2007, which is an increase of 15.7% from 11.3 days in 2006. This collection period falls well outside the legal requirement, which asks that all contributions be paid to a scheme not later than three days after payment is due. The associated risks of not paying and collecting contributions timeously are the possible impairment of the debtor and paying claims when contributions have not been received.

Figure 27 shows the trends in total impaired receivables over the past seven years, also expressed as a percentage of total non-healthcare expenditure.

Figure 27: Impaired receivables



Trends in total non-healthcare expenditure

Total non-healthcare expenditure rose by 7.3% from R8.3 billion in 2006 to R8.9 billion in 2007. Prior to 2006, the increase in non-healthcare expenditure was consistently higher than CPIX. During the past two years the rate of increase seems to have been contained to levels below CPIX.

Figure 28 shows the changes in the major categories of non-healthcare expenditure for the past 10 years. Total gross non-healthcare expenditure has increased by 359.3% since 1997. Since 2000 it has grown by 116.2%. This was driven by a 137.0% upswing in administration fees, a 70.2% rise in fees for managed healthcare, and an increase of 353.7% in broker costs. By comparison, gross claims have climbed by 106.2% since 2000.

Figure 29 and Table 22 show that, after adjusting for inflation, gross non-healthcare expenditure per average beneficiary per annum (pabpa) decreased by 3.8% to R1 219.0 in 2007 from R1 268.0 in 2006. The claims ratio decreased to 87.1% in 2007 from 88.8% in 2006.

Figure 29 and Table 22 also show how non-healthcare expenditure outpaced contributions and claims in most years since 2000. Total non-healthcare expenditure grew at more than 20.0% per annum from

Figure 28: Changes in gross non-healthcare expenditure

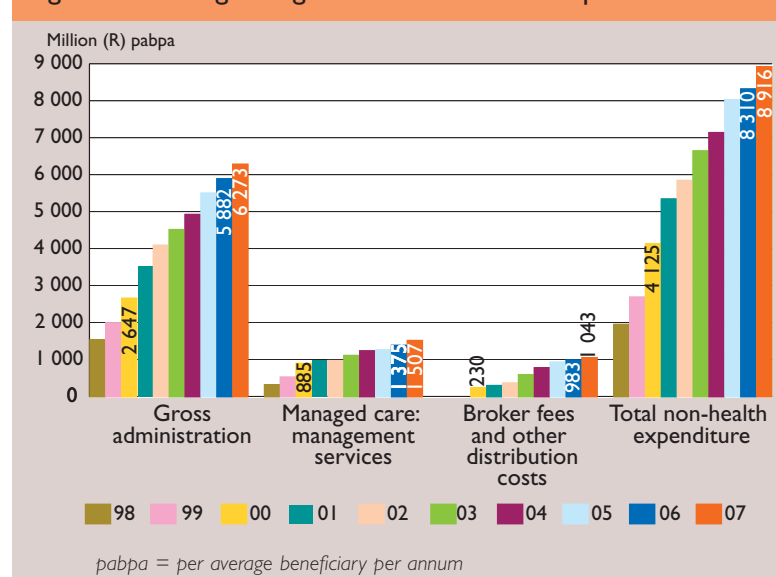


Table 22: Trends in contributions, claims and non-healthcare expenditure: 2007 prices*

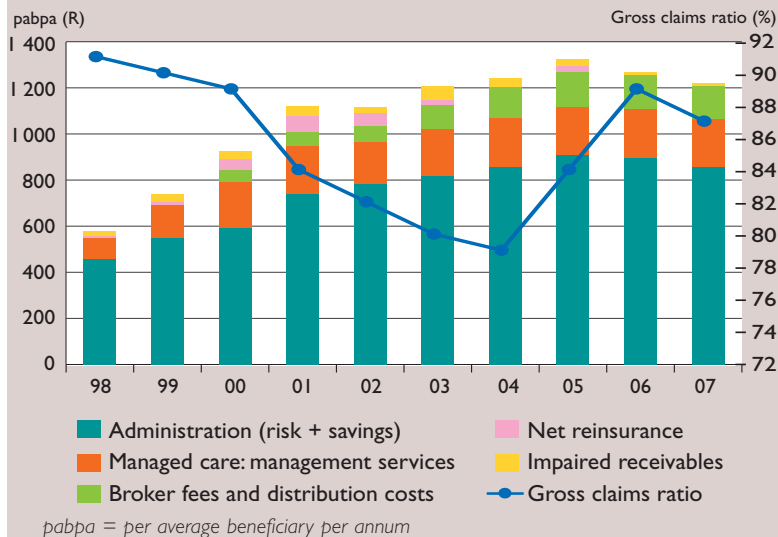
	Gross contributions		Gross claims		Gross non-healthcare expenditure	
	pabpa (R)	% growth	pabpa (R)	% growth	pabpa (R)	% growth
1998	6 273.2	8.2	5 678.2	9.4	579.0	25.8
1999	6 602.6	5.3	5 909.3	4.1	738.3	27.5
2000	6 869.2	4.0	6 130.4	3.7	926.0	25.4
2001	7 691.3	12.0	6 445.9	5.1	1 119.0	20.8
2002	8 170.0	6.2	6 736.8	4.5	1 116.4	-0.2
2003	8 723.7	6.8	6 941.8	3.0	1 205.2	8.0
2004	8 966.8	2.8	7 096.7	2.2	1 241.4	3.0
2005	8 956.7	-0.1	7 537.0	6.2	1 326.0	6.8
2006	8 783.0	-1.9	7 797.7	3.5	1 267.9	-4.4
2007	8 839.8	0.6	7 699.1	-1.3	1 219.1	-3.8
Since 1998		40.9		35.6		110.6
Since 2000		28.7		25.6		31.7

R = Rand

pabpa = per average beneficiary per annum

*The values were adjusted for CPIX for 1998-2007

Figure 29: Gross non-healthcare expenditure pabpa: 2007 prices



1998 to 2001 before stabilising.

Table 23 looks at non-healthcare expenditure, claims, and contribu-

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

	Risk claims	Non-healthcare expenditure	Reserve-building
1998	92.4	10.0	-2.3
1999	91.5	12.7	-4.2
2000	89.3	14.5	-3.7
2001	83.2	16.2	0.6
2002	82.1	15.2	2.8
2003	79.2	15.4	5.4
2004	78.6	15.5	5.9
2005	84.1	16.8	-0.8
2006	88.0	16.2	-4.1
2007	86.4	15.3	-1.7

Figure 30: Open schemes with high non-healthcare expenditure and solvency ratio lower than average

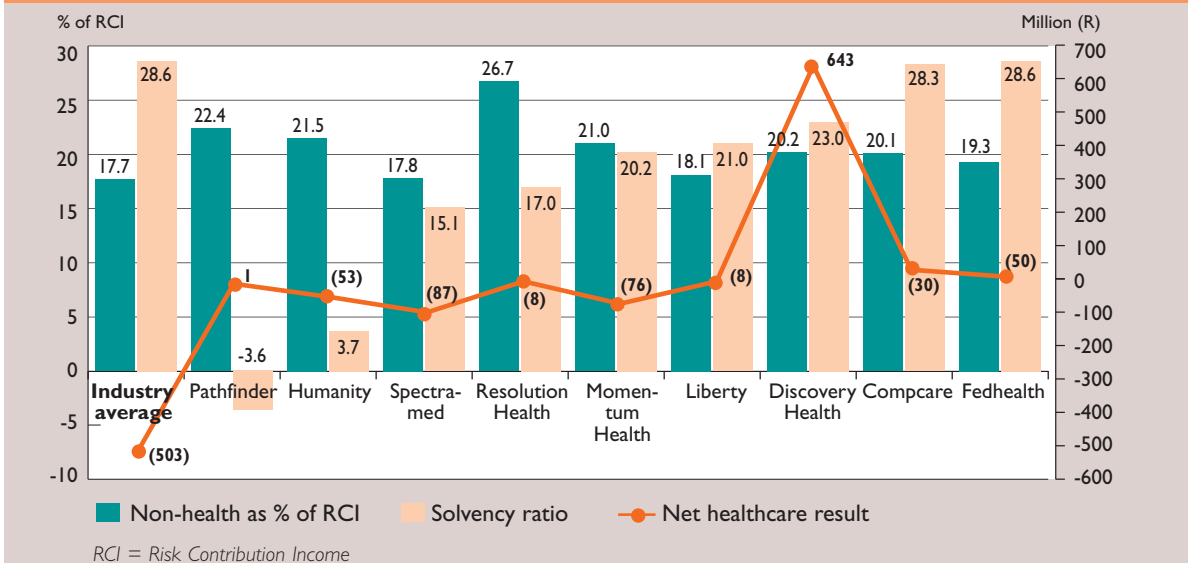
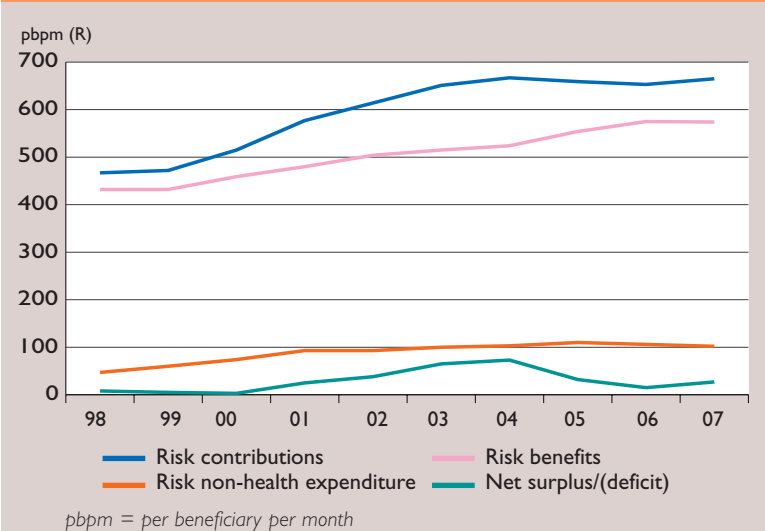


Figure 31: Risk contributions, benefits and non-healthcare expenditure: 2007 prices



tions to reserves. Total risk claims fell from 1998 to 2004, but the ratio of contributions to reserves improved from a negative 2.3% to a positive 5.9%. Non-healthcare expenditure grew during this period, largely at the expense of claims. The claims ratio again started to increase and reached 86.4% in 2007. Contributions to reserves were again negative, which is consistent with the fact that most schemes attained the prescribed 25.0% solvency ratio.

Table 24 shows the 16 open schemes with non-healthcare expenditure greater than the industry average of R119.0 pabpm and with non-healthcare expenditure greater than the open scheme average (17.7%) when expressed as a percentage of Risk Contribution Income (RCI). Seven

of these schemes registered higher rates of increase in non-healthcare expenditure than in claims.

Figure 30 shows those schemes in Table 24 that had a solvency ratio below the open scheme average of 28.6%. We are particularly concerned that some of these schemes fall below the 25.0% solvency target and yet exhibit very high levels of non-healthcare expenditure.

Figure 31 depicts information on contributions, benefits, non-healthcare expenditure, and operating surpluses on an average beneficiary per month (abpm) basis. The trade-off between non-healthcare expenditure and annual surpluses pabpm had been growing since 1998 but it decreased in 2003, almost levelling out in 2004. This gap has grown again since.

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

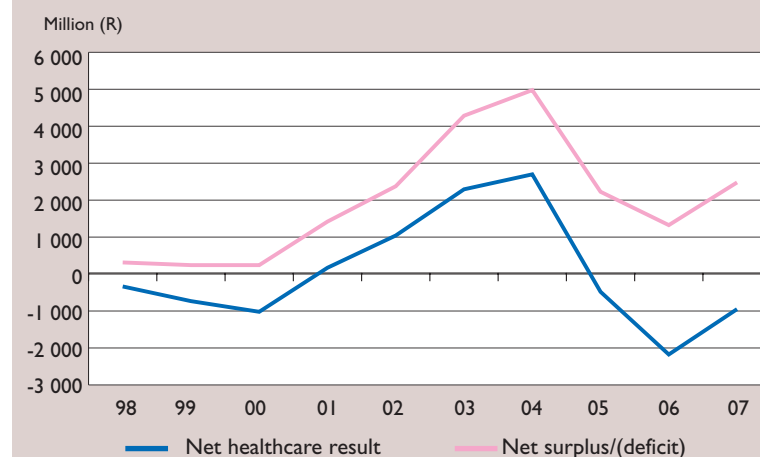
Name of medical scheme	Net non-healthcare expenses pabpm		Net claims incurred as % of RCI		Net non-healthcare expenses as % of RCI		Reserve-building as % of RCI	
	2007 (R)	2006 (R)	2007	2006	2007	2006	2007	2006
Community Medical Aid Scheme (COMMED)	206.9	161.3	87.9	87.6	31.1	25.5	-18.9	-13.1
Compcare Medical Scheme	162.9	159.8	91.9	88.9	20.1	21.1	-12.0	-10.0
Discovery Health Medical Scheme	131.9	128.8	75.5	80.7	20.2	21.7	4.3	-2.3
Fedhealth Medical Scheme	132.8	119.6	84.1	82.4	19.3	19.9	-3.4	-2.2
Gen-Health Medical Scheme	119.6	98.4	74.7	66.5	20.8	21.7	4.5	11.7
Humanity Medical Scheme	147.9	110.5	100.8	96.2	21.5	18.4	-22.3	-14.6
Liberty Medical Scheme	123.5	126.9	82.9	89.6	18.1	20.2	-1.0	-9.8
Medshield Medical Scheme	125.0	106.4	84.5	76.8	22.6	19.3	-7.1	3.9
Meridian Health	138.1	131.3	124.4	116.5	20.0	19.5	-44.4	-36.0
Momentum Health	128.3	121.1	85.6	87.2	21.0	21.4	-6.6	-8.6
Pathfinder Medical Scheme	138.7	88.3	73.4	82.6	22.4	19.8	4.2	-2.3
Protea Medical Aid Society	127.9	131.3	95.2	88.5	18.2	16.6	-13.3	-5.1
Resolution Health Medical Scheme	132.7	117.2	74.6	79.1	26.7	27.2	-1.3	-6.3
Spectramed	122.9	108.6	87.8	83.6	17.8	17.7	-5.6	-1.3
Suremed Health	155.0	155.4	78.6	72.0	19.9	23.1	1.5	4.9
Topmed Medical Scheme	141.6	141.1	92.6	92.4	19.1	19.5	-11.6	-11.8
Industry average: open schemes	119.0	112.7	83.5	85.5	17.7	18.4	-1.3	-3.9

R = Rand
 RCI = Risk Contribution Income
 pabpm = per average beneficiary per month

Table 25: Schemes with net healthcare deficits greater than R16.0 million

Name of medical scheme	Type	Net healthcare result		
		2007 (R'000)	2006 (R'000)	% growth
Medicover	Open	(215 286)	(140 867)	-52.8
Transmed Medical Fund	Restricted	(200 998)	(228 373)	12.0
South African Police Service Medical Scheme (POLMED)	Restricted	(103 910)	(198 125)	47.6
Bonitas Medical Fund	Open	(100 857)	(191 722)	47.4
Sizwe Medical Fund	Open	(90 429)	(12 793)	-606.9
Spectramed	Open	(86 779)	(19 496)	-345.1
Medshield Medical Scheme	Open	(86 300)	47 879	-280.2
Momentum Health	Open	(75 965)	(81 437)	6.7
Oxygen Medical Scheme	Open	(72 637)	(80 613)	9.9
Pro Sano Medical Scheme	Open	(59 835)	(129 791)	53.9
Humanity Medical Scheme	Open	(52 998)	(38 282)	-38.4
Fedhealth Medical Scheme	Open	(50 479)	(28 711)	-75.8
Telemed	Open	(46 853)	(49 699)	5.7
Renaissance Health Medical Scheme	Open	(44 400)	(22 067)	-101.2
Community Medical Aid Scheme (COMMED)	Open	(37 525)	(27 792)	-35.0
Selfmed Medical Scheme	Open	(32 774)	(29 041)	-12.9
BHP Billiton SA Medical Scheme	Restricted	(32 239)	(38 015)	15.2
Compicare Medical Scheme	Open	(30 403)	(23 420)	-29.8
Platinum Health	Restricted	(30 263)	(3 092)	-878.9
Openplan Medical Scheme	Open	(28 409)	(67 370)	57.8
Umed	Restricted	(28 408)	(34 708)	18.2
Old Mutual Staff Medical Aid Scheme	Restricted	(26 080)	6 260	-516.6
Topmed Medical Scheme	Open	(25 661)	(27 917)	8.1
Medcor	Restricted	(25 346)	(40 771)	37.8
Nedgroup Medical Aid Scheme	Restricted	(25 108)	(18 921)	-32.7
Libcare Medical Scheme	Restricted	(21 556)	(7 422)	-190.4
Cape Medical Plan	Open	(20 599)	(11 962)	-72.2
Profmed	Restricted	(20 126)	14 503	-238.8
Purehealth Medical Scheme	Open	(20 108)	(7 755)	-159.3
Munimed	Open	(16 825)	(22 782)	26.1

Figure 32: Net healthcare results



Net healthcare results and trends

In 2007 there was once again a deficit. However, the downward trend in net healthcare results was broken. Schemes made a deficit of R992.0 million (2006: R2.1 billion).

The inclusion of investment and other income resulted in schemes making a net surplus of R2.4 billion. Net investment and other income grew by 2.8% to R3.4 billion. This was 141.8% of net surplus, and underscores the importance of investment income for schemes that might be experiencing a difficult operating year.

Eighty-three schemes made operating deficits. Of these, 30 (representing 42.9% of average beneficiaries) had operating deficits greater than R16.0 million. These schemes are shown in Table 25. Their results have impacted significantly on the industry's overall operating surplus; excluding them would improve the industry result to a R717.0 million operating surplus.

Table 26 shows the 16 high-impact schemes, representing 37.7% of average beneficiaries, that suffered operating deficits greater than R16.0 million. (Annexure M has more details.)

Accumulated funds and solvency positions, and trends in solvency

Regulation 29 of the MSA prescribes that the minimum accumulated funds of medical schemes should be at least 25.0% of gross contributions. These “minimum accumulated funds” are more commonly referred to as the “reserves” of a scheme. When expressed as a percentage of gross contributions, this is known as the “solvency ratio” of a scheme.

Net assets (total assets less total liabilities) rose by 9.5% to end the year at R26.8 billion. Reserves grew by 10.4% to R24.1 billion from the R21.8 billion recorded in 2006.

The industry average solvency ratio remained relatively unchanged at 37.8% compared to 37.9% in 2006. It was greater than the prescribed 25.0%. The solvency ratio of open schemes was 28.6% (2006: 27.7%). Restricted schemes maintained their high solvency ratios, reaching 58.9% (2006: 64.7%). Full details of the solvency ratios of all schemes are contained in Annexures K, L, and M.

Figures 34, 35 and 36 show the changes in solvency ratios for all schemes, open schemes, and restricted schemes respectively. All three figures reflect improvements in solvency ratios since 2001 when the MSA was implemented.

Figure 34: Industry solvency trends for all schemes

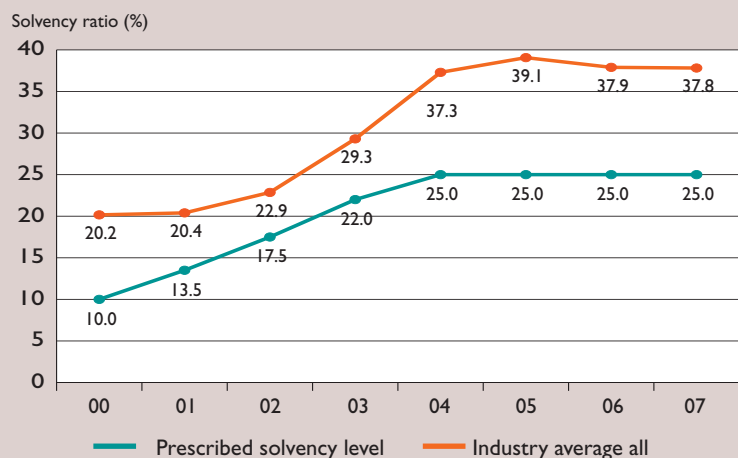


Figure 33: High-impact schemes with net healthcare deficits greater than R16.0 million

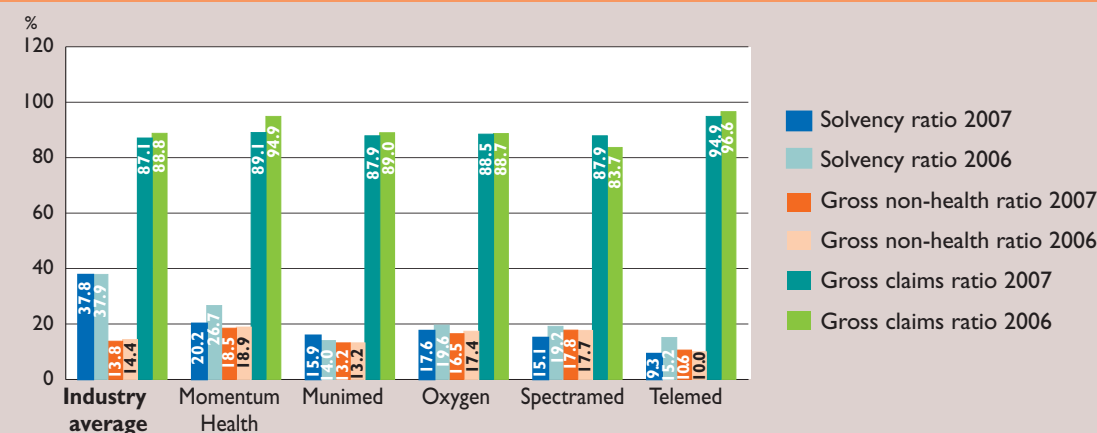


Table 26: High-impact schemes with net healthcare deficits greater than R16.0 million

Name of medical scheme	Type	Net healthcare result		
		2007 R'000	2006 R'000	% growth
Medicover	Open	(215 286)	(140 867)	-52.8
Transmed Medical Fund	Restricted	(200 998)	(228 373)	12.0
South African Police Service Medical Scheme (POLMED)	Restricted	(103 910)	(198 125)	47.6
Bonitas Medical Fund	Open	(100 857)	(191 722)	47.4
Sizwe Medical Fund	Open	(90 429)	(12 793)	-606.9
Spectramed	Open	(86 779)	(19 496)	-345.1
Medshield Medical Scheme	Open	(86 300)	47 879	-280.2
Momentum Health	Open	(75 965)	(81 437)	6.7
Oxygen Medical Scheme	Open	(72 637)	(80 613)	9.9
Pro Sano Medical Scheme	Open	(59 835)	(129 791)	53.9
Fedhealth Medical Scheme	Open	(50 479)	(28 711)	-75.8
Telemed	Open	(46 853)	(49 699)	5.7
BHP Billiton SA Medical Scheme	Restricted	(32 239)	(38 015)	15.2
Medcor	Restricted	(25 346)	(40 771)	37.8
Profmed	Restricted	(20 126)	14 503	-238.8
Munimed	Open	(16 825)	(22 782)	26.1

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

Table 27 shows the number of schemes that have yet to attain the prescribed solvency ratio of 25.0% and the number of beneficiaries in those schemes; these numbers are also plotted in Figure 37.

According to Table 27 and Figure 37, absolute levels of solvency have increased considerably over the past eight years, but 63.4% of open scheme beneficiaries (2006: 63.7%) were covered by the 18 (2006: 18) schemes that failed to meet the prescribed solvency level in 2007. The remaining beneficiaries were in the other 23 (2006: 23) open schemes that had attained the prescribed solvency level of 25.0%.

The immediate explanation is that Discovery Health, which is the largest open scheme based on the number of beneficiaries as at December 2007, is still below the solvency level of 25.0% and accounts for 61.0% of beneficiaries in those schemes that have yet to achieve the prescribed sol-

Table 27: Prescribed solvency levels and number of beneficiaries

		Open schemes		Restricted schemes			
		Below prescribed level	Above prescribed level	Below prescribed level	Above prescribed level		
Number of schemes	2000	15	33	15		86	
	2001	19	29	11		83	
	2002	24	25	7		86	
	2003	19	29	7		80	
	2004	18	30	4		81	
	2005	17	29	4		79	
	2006	18	23	4		79	
	2007	18	23	7		73	
Beneficiaries	2000	2 385 051	51.0%	2 291 048	839 029	40.9%	1 214 412
	2001	2 650 934	55.6%	2 117 142	576 462	28.9%	1 419 862
	2002	3 519 329	74.4%	1 211 882	251 050	12.7%	1 731 873
	2003	3 426 988	72.6%	1 291 809	222 430	11.4%	1 730 574
	2004	2 534 273	53.3%	2 221 030	80 160	4.2%	1 827 100
	2005	2 783 108	56.7%	2 122 444	36 359	1.9%	1 893 710
	2006	3 218 382	63.7%	1 832 056	145 369	7.0%	1 931 536
	2007	3 139 176	63.4%	1 812 141	689 865	27.3%	1 836 858

veny. However, much work remains to be done beyond Discovery Health to ensure that all schemes achieve statutory solvency.

Most beneficiaries of restricted schemes found themselves in schemes

Figure 35: Industry solvency trends for open schemes

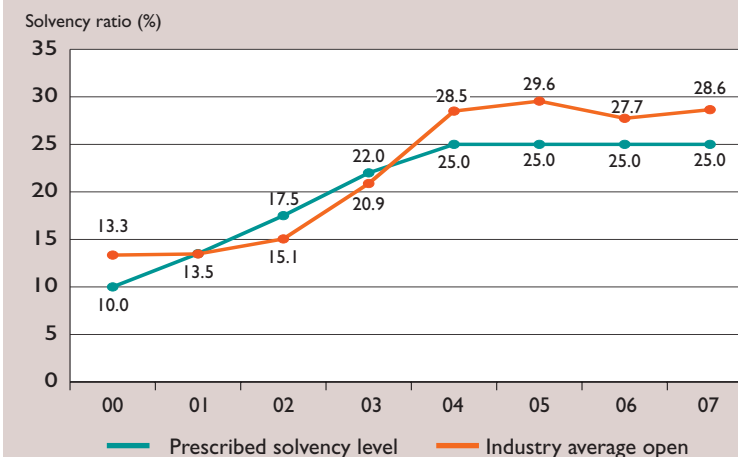
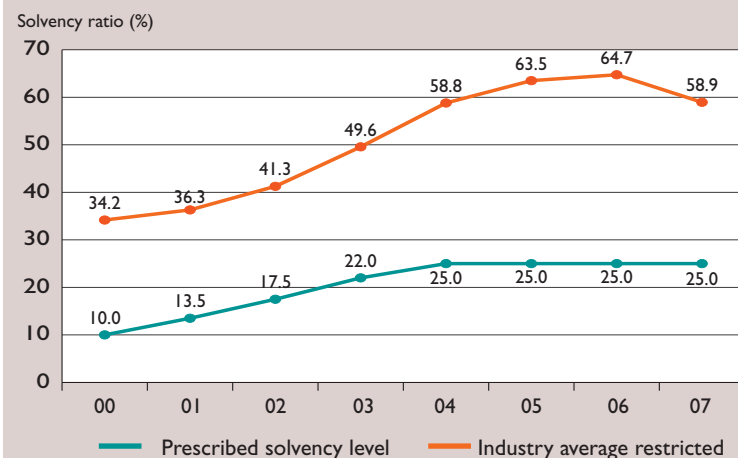


Figure 36: Industry solvency trends for restricted schemes



that met the prescribed solvency level; only seven of the 80 restricted schemes were below 25.0%.

Table 28 compares solvency levels reported in the 2007 quarterly returns with the solvency reported in the audited annual statutory return at the end of December 2007. There is only a slight difference in solvency for the final audited accounts.

Investments

Figure 38 gives information on the investments of schemes as at the end of 2007.

In open schemes, 61.8% (2006: 61.1%) of investments were held in cash or cash equivalents. Bonds accounted for 19.6% (2006: 15.7%), debentures for 0.0% in both 2007 and 2006, equities for 11.6% (2006: 15.5%), insurance policies for 4.4% (2006: 5.8%), properties for 2.3% (2006: 2.0%), and other investments for 0.3% (2006: 0.0%).

Table 28: Solvency comparison

	Audited (actuals)	Unaudited (quarter 4)	% variance	Audited (actuals)	Unaudited (quarter 4)	% variance
	2007 (%)			2006 (%)		
Open schemes	28.6	28.5	0.5	27.7	28.1	-1.3
Restricted schemes	58.9	59.0	-0.1	64.7	64.5	0.4
Total	37.8	35.9	5.2	37.9	38.3	-1.1

Restricted schemes also held a large proportion of their investments (58.4%) in cash or cash equivalents (2006: 56.7%). Their bonds accounted for 8.4% (2006: 11.1%) and debentures for 0.0% in both 2007 and 2006. Equities made up 17.4% (2006: 17.5%), insurance policies 14.5% (2006: 13.7%), properties 1.2% (2006: 0.8%), and other investments 0.2% (2006: 0.1%).

Figure 37: Prescribed solvency levels and number of beneficiaries

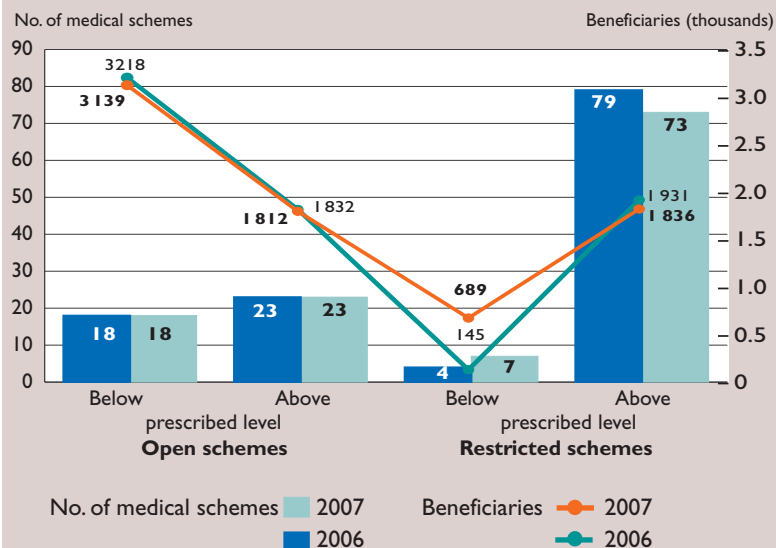
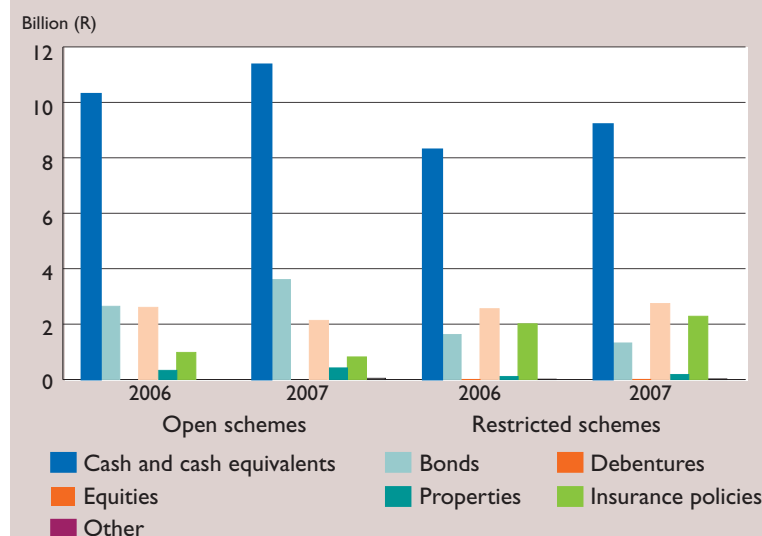


Figure 38: Scheme investments



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

The difference between a scheme's total assets and its total liabilities represents the liquidity gap. A positive number indicates that the scheme has sufficient assets to meet its liabilities. A negative number indicates greater liabilities than assets. But schemes should pay attention to more than just their asset and liability positions; they should also give thought to the periods within which liabilities must be paid and in which assets can be converted to cash flows. This is where financing risks must be matched.

Figure 39 compares the matching of assets and liabilities in open and restricted schemes. The current-assets-to-current-liabilities ratio for open schemes was 2.35:1 in 2007 (2.26:1 in 2006); it was 3.70:1 (2006: 3.86:1) for restricted schemes. The total-asset-to-total-liability ratio for open and

restricted schemes was 3.08:1 (2006: 2.99:1) and 5.23:1 (2006: 5.02:1) respectively.

The principle of matching assets with liabilities is particularly important in the context of liquidity. Where the claims-paying ability of schemes with low liquidity (in other words a quick ratio of less than 2.0) is lower than the industry average of 5.19 months, Boards of Trustees must guard against longer-term and, therefore, riskier investments. Even though such investments may offer the expectancy of higher returns, they may prove detrimental to the scheme should it experience a liquidity crunch.

The claims-paying ability of schemes

A scheme's financial soundness is also measured by its ability to pay claims from cash and cash equivalents. Figure 40 depicts the claims-paying ability of schemes measured in months of cover. This is the number of months of claims the scheme can cover from its existing cash and cash equivalents. The cash coverage declined slightly to 5.2 months as at December 2007 from 5.3 months in 2006, but the payment cycles of schemes reflect an improved trend of 19.3 days compared with 19.8 days in 2006.

Figure 39: Matching assets and liabilities

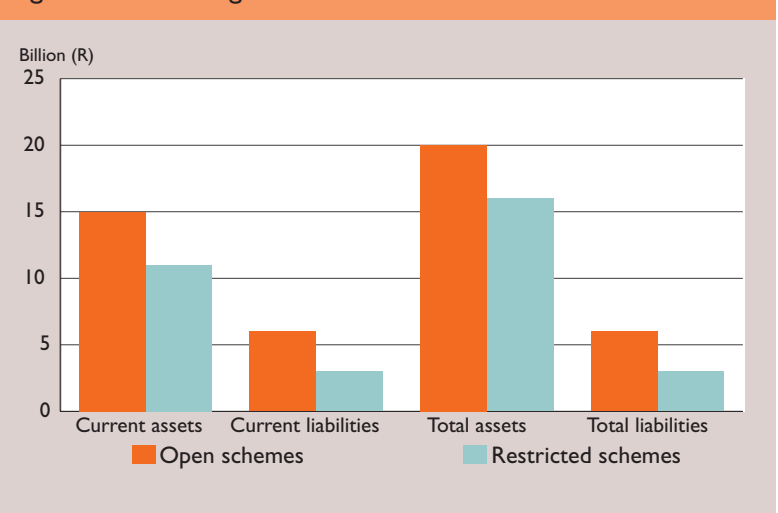
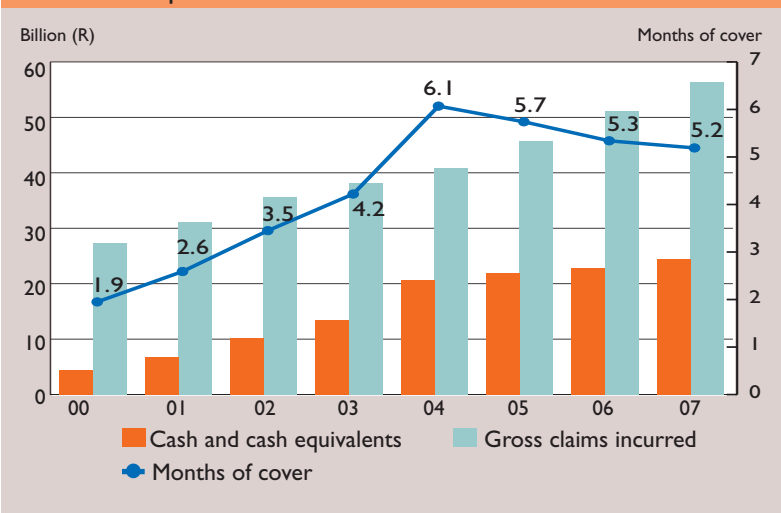


Figure 40: Average gross claims covered by cash and cash equivalents



RAF and high-impact schemes

The Risk Assessment Framework (RAF) initiative that was started in 2003 allows the Office to better identify schemes that may have the highest systemic impact on the goals of the CMS and the industry were they to fail; it enables us to identify high-impact schemes. These are schemes whose failure, financial or other, would have a major impact on the industry; the classification does not necessarily mean that the scheme is a big risk or that it is experiencing problems.

Of the 28 schemes classified as high impact (2006: 25), four (2006: three) had a solvency ratio of less than 15.0% and eight had solvency ratios between 15.0% and 25.0%, as was the case in 2006. The remaining 16 schemes (2006: 14) had met the prescribed solvency of 25.0% by the end of 2007.

Table 29 shows that average contributions of high-impact open schemes were 13.7% higher than those of high-impact restricted schemes. High-impact open schemes paid benefits that were 9.0% lower than those of high-impact restricted schemes. Gross non-healthcare expenditure of these open schemes exceeds the gross non-healthcare expenditure of restricted schemes by 79.0%. This tendency allowed restricted schemes to attain higher reserves than open schemes.

Benefit options

The year 2007 saw 386 benefit options (2006: 391) in 123 medical schemes, including CSIR Medical Scheme and Mutual & Federal Medical Aid Fund (both of which amalgamated during the year), and excluding Ellerines Holdings Medical Aid Society (which liquidated) and Motohealth Care (which submitted incomplete data). (There were 124 schemes in 2006, excluding Klerksdorp Medical Benefit Society (KDM) which amalgamated during the year.) Open schemes accounted for 56.7% or 219 options (2006: 56.0% or 219 options). Restricted schemes had 167 registered options, representing 43.3% of total options (2006: 172 options or 44.0%).

On average, open schemes had 5.3 options per scheme, just as in 2006, and an average of 9 657 members per option (2006: 9 586). Restricted schemes had an average of 2.0 options per scheme (2006: 2.1), with an average of 6 371 members per option (2006: 5 152).

Of the 386 benefit options, 188 (48.7%) had fewer than 2 500 members per option (2006: 194 or 49.6%). Of these 188 options, 120 (63.8%)

Table 29: High-impact schemes by type

	Average beneficiaries		Contributions pabpm (R)		Gross claims ratio (%)		Gross non-healthcare ratio (%)		Solvency ratio (%)	
	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006
Open	4 535 207	4 547 489	763.3	701.1	84.3	86.7	15.6	16.1	28.0	26.7
Restricted	1 473 901	1 022 164	671.5	665.3	92.6	96.0	8.7	9.4	36.7	44.2
Total	6 009 107	5 569 652	740.7	694.5	86.1	88.3	14.0	14.9	29.9	29.8

pabpm = per average beneficiary per month

R = Rand

incurred net healthcare losses in 2007. In 2006, 118 options (60.8% of the total) incurred losses. The remaining 198 options (2006: 197) had more than 2 500 members per option averaging 15 066 members per option (2006: 14 143). Of these, 64.1% (127) incurred net healthcare losses (2006: 113 options or 57.4%).

At the end of 2007 there were 107 open scheme options (2006: 108) with fewer than 2 500 members at an average of 1 029 members per option (2006: 990) representing 27.7% of all options (2006: 27.6%).

Restricted schemes with fewer than 2 500 members had 81 options (2006: 86) with an average of 1 060 members per option (2006: 1 072) representing 21.0% of all options (2006: 22.0%).

Of the 386 benefit options within schemes (2006: 391), 247 (64.0%) incurred net healthcare losses during 2007; in 2006, 231 options incurred net healthcare losses representing 59.1%. In the year under review, 147 (2006: 140) representing 59.5% (2006: 61.6%) of the loss-making options were in open schemes and 100 (2006: 91) representing 40.5% (2006: 39.4%) were in restricted schemes.

The net healthcare losses per member per month (pmpm) in options with fewer than 2 500 members were 2.2 times greater (2006: 2.0) than in options with more than 2 500 members: R299.0 pmpm compared to R139.0 pmpm (2006: R290.0 against R143.0 pmpm).

It appears that options with fewer than 2 500 members generally have higher contributions than other options and attract higher non-healthcare costs.

Table 30: Results of benefit options for registered schemes

	Open	Restricted	Total
All options			
Number of options	219 (56.7%)	167 (43.3%)	386 (100.0%)
Membership represented	2 114 986 (66.5%)	1 063 941 (33.5%)	3 178 927 (100.0%)
Number of schemes	41 (33.3%)	82 (66.7%)	123 (100.0%)
Net healthcare result	(504 344 135)	(488 675 704)	(993 019 839)
Gross non-healthcare as % of GCI	15.7%	9.3%	13.8%
Gross claims ratio	84.8%	92.4%	87.1%
Gross claims incurred pbpm	R643.4	R567.7	R617.0
GCI pbpm	R758.7	R614.6	R708.4
Options with > 2 500 members	51.1%	52.6%	51.8%
Number of options	112 (56.6%)	86 (43.4%)	198 (100.0%)
Membership represented	2 004 932 (67.2%)	978 098 (32.8%)	2 983 030 (100.0%)
Number of schemes	37 (38.6%)	58 (61.1%)	95 (100.0%)
Net healthcare result	(285 199 635)	(406 889 177)	(692 088 812)
Gross non-healthcare as % of GCI	15.7%	9.1%	13.8%
Gross claims ratio	84.4%	92.4%	86.7%
Gross claims incurred pbpm	R637.9	R555.0	R609.5
GCI pbpm	R756.1	R600.6	R702.8
Options with < 2 500 members	48.9%	47.4%	48.2%
Number of options	107 (56.9%)	81 (43.1%)	188 (100.0%)
Membership represented	1 10 054 (56.2%)	85 843 (43.8%)	195 897 (100.0%)
Number of schemes	4 (14.3%)	24 (85.7%)	28 (100.0%)
Net healthcare result	(219 144 499)	(81 786 527)	(300 931 026)
Gross non-healthcare as % of GCI	16.0%	11.4%	13.9%
Gross claims ratio	93.0%	92.1%	92.6%
Gross claims incurred pbpm	R753.2	R728.4	R742.1

GCI = Gross Contribution Income
pbpm = per beneficiary per month

Table 31: Results of loss-making options

	Open	Restricted	Total
Total loss-making options			
% of total options	67.1%	57.1%	62.7%
Number of options	147 (59.5%)	100 (40.5%)	247 (100.0%)
Membership represented	1 179 953 (70.5%)	493 989 (29.5%)	1 673 942 (100.0%)
Number of schemes	31 (37.3%)	52 (62.7%)	83 (100.0%)
Net healthcare result	(1 851 478 553)	(1 161 311 802)	(3 012 790 355)
Gross non-healthcare as % of GCI	14.4%	10.1%	13.3%
Gross claims ratio	91.5%	101.6%	94.1%
Gross claims incurred pbpm	R735.1	R707.2	R727.3
GCI pbpm	R803.2	R696.4	R773.2
Loss-making options with > 2 500 members			
Number of options	75 (59.1%)	52 (40.9%)	127 (100.0%)
Membership represented	1 107 397 (71.1%)	450 188 (28.9%)	1 557 585 (100.0%)
Number of schemes	29 (43.9%)	37 (56.1%)	66 (100.0%)
Net healthcare result	(1 579 525 381)	(1 015 555 630)	(2 595 081 011)
Gross non-healthcare as % of GCI	14.3%	9.9%	13.2%
Gross claims ratio	91.0%	101.5%	93.6%
Gross claims incurred pbpm	R726.1	R689.5	R716.1
GCI pbpm	R797.9	R679.1	R765.4
Loss-making options with < 2 500 members			
Number of options	72 (60.0%)	48 (40.0%)	120 (100.0%)
Membership represented	72 556 (62.4%)	43 801 (37.6%)	116 357 (100.0%)
Number of schemes	2 (11.8%)	15 (88.2%)	17 (100.0%)
Net healthcare result	(271 953 172)	(145 756 172)	(417 709 344)
Gross non-healthcare as % of GCI	16.1%	11.2%	14.3%
Gross claims ratio	99.8%	101.8%	100.6%
Gross claims incurred pbpm	R895.2	R891.8	R893.9
GCI pbpm	R896.9	R876.4	R888.9

GCI = Gross Contribution Income
pbpm = per beneficiary per month

Table 32 shows that open schemes had more loss-making options than restricted schemes. These options were far more expensive but provided poorer benefits than those of restricted schemes. Both open and restricted schemes charged 13.0% more on loss-making options compared to those that were profitable (open and restricted schemes in 2006: 13.0% and 21.3% more respectively).

Table 33 compares low- and high-cost options. Of all beneficiaries, 48.6% paid average contributions greater than R700.0 pbpm, compared with 51.4% that paid average contributions pbpm lower than R700.0. Open schemes for both categories had a beneficiary representation of 49.8% and 50.2% respectively, and restricted schemes represented 46.3% and 53.7% respectively of the total restricted scheme beneficiaries.

The same table also shows that options with costs higher than the industry average had higher claims and lower non-healthcare expenditure; the so-called low-cost options tended to have lower claims but higher non-healthcare expenditure. This raises the question: could the price of low-cost options be reduced by cutting the very high levels of non-healthcare expenditure?

Administrator market

Figure 41 shows the market share of administrators and self-administered schemes based on the number of beneficiaries administered at the end of 2007.

Figure 42 depicts changes in market share since 2001 for all schemes based on the number of beneficiaries administered by the various parties at the end of each year.

Six third-party administrators dominate the market: Discovery Health (Pty) Ltd, Medscheme Holdings (Pty) Ltd, Metropolitan Health Group (Pty) Ltd, Old Mutual Healthcare (Pty) Ltd, Momentum Medical Scheme Administrators (Pty) Ltd (previously Sovereign Health), and Allcare Administrators (Pty) Ltd. Together, they administer 73.9% of the market (excluding self-administered schemes).

Figures 43 and 44 indicate changes in market share since 2001 for open and restricted schemes. Discovery Health's share of the open market has increased to 38.0% (2006: 36.4%); its share in the restricted scheme market has remained similar at 6.0% (2006: 5.9%). Medscheme Holdings (Pty) Ltd now has the second-biggest share in both the open scheme

Table 32: Comparing profit- and loss-making options

	Open schemes			Restricted schemes		
	Profit-making options	Loss-making options	% variance	Profit-making options	Loss-making options	% variance
Number of options	72	147		67	100	
Representing	18.3%	37.3%		17.4%	25.9%	
GCI pbpm	R698.5	R803.2	-13.0	R605.6	R696.4	-13.0
Gross claims ratio	74.3%	91.5%	-18.8	84.1%	101.6%	-17.2
Gross non-healthcare as % of GCI	17.8	14.4	23.6	8.6	10.1	-14.3

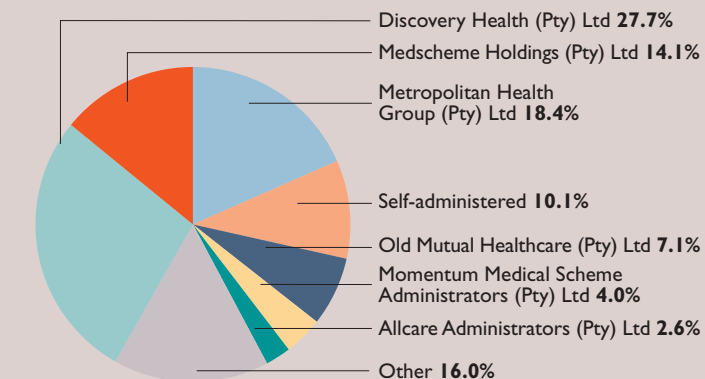
*GCI = Gross Contribution Income
pbpm = per beneficiary per month*

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

	GCI		Gross claims incurred		Gross non-healthcare expenses (incl. PMSA)	
	R'000	pbpm (R)	R'000	As % of GCI	R'000	As % of GCI
GCI pbpm >= R700 (industry average: R720.5 pbpm)						
Open schemes	29 410 470	993.1	25 929 360	88.2	3 857 235	13.1
Restricted schemes	12 949 301	923.4	12 202 260	94.2	1 059 763	8.2
All	42 359 771	970.7	38 131 620	90.0	4 916 998	11.6
GCI pbpm < R700 (industry average: R720.5 pbpm)						
Open schemes	15 670 837	525.8	12 301 127	78.5	3 236 661	20.7
Restricted schemes	6 623 814	406.5	5 878 573	88.7	762 778	11.5
All	22 294 651	483.6	18 179 700	81.5	3 999 440	17.9
Per option industry average						
Open schemes				84.8		15.7
Restricted schemes				92.4		9.3
All				87.1		13.8

*GCI = Gross Contribution Income
pbpm = per beneficiary per month
PMSA = Personal Medical Savings Account
R = Rand*

Figure 41: Market share 2007



administration market at 17.0% (2006: 20.6%) and the restricted market at 7.9% (2006: 9.4%). Metropolitan Health Group (Pty) Ltd has the biggest share of the restricted market at 54.4% (2006: 46.7%).

Despite their market dominance and the inherent benefits of economies of scale, the larger administrators do not appear to offer any cost advantages over their smaller rivals. Perhaps their size makes them less responsive to clients' needs.

Table 34 shows the five administrators with higher gross administration costs and administration fees than the industry average of administrators handling open schemes.

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

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

Figure 42: Market share of largest administrators based on number of beneficiaries

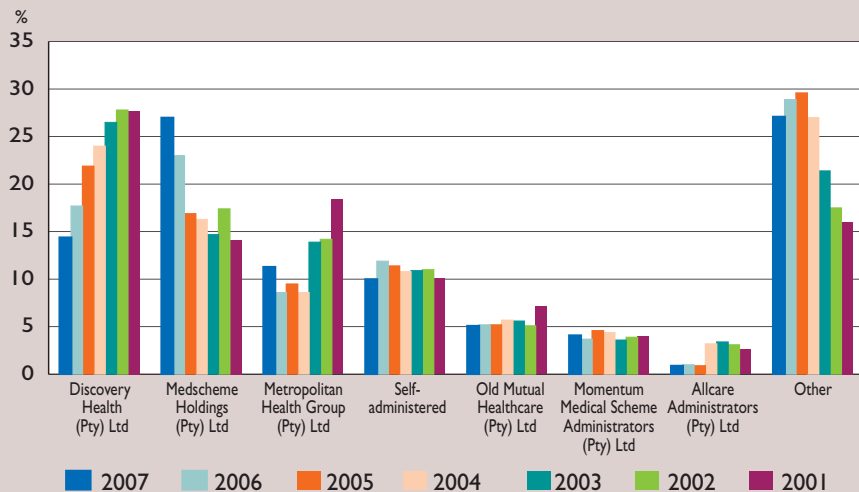
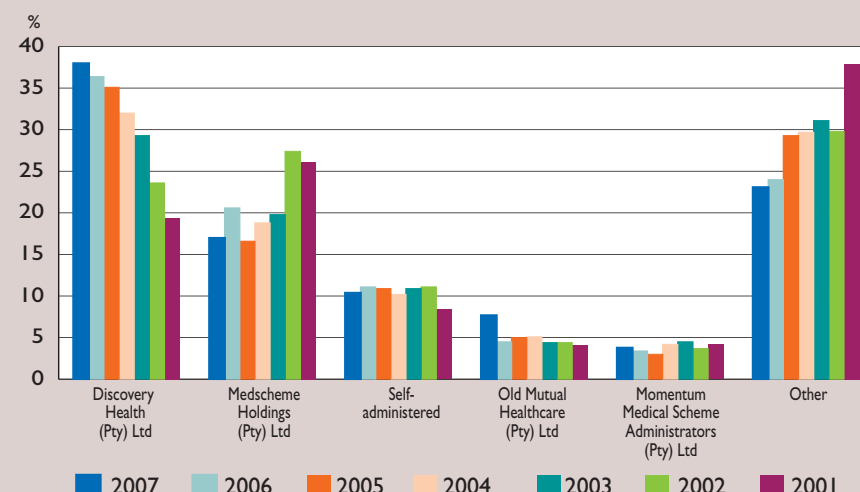


Figure 43: Open market share of largest administrators based on number of beneficiaries



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

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

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

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

	Gross administration costs	Fees paid to administrators
Discovery Health (Pty) Ltd	11.5	38.8
Private Health Administrators	31.8	27.3
Prosperity Health Managers (Pty) Ltd	15.5	25.3
Resolution Administrators (Pty) Ltd	12.8	12.1
Status Medical Aid Administrators (Pty) Ltd	18.0	34.4

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

	Gross administration costs	Fees paid to administrators
Allcare Administrators (Pty) Ltd	86.6	122.8
Discovery Health (Pty) Ltd	87.9	98.5
Eternity Private Health Fund Administrators (Pty) Ltd	122.6	150.6
HDS Medical (Pty) Ltd*	93.3	113.2
PPS Medical Scheme Administrator (Pty) Ltd	74.9	31.0

* Previously Amanzi Health Administrators (Pty) Ltd

Figure 44: Restricted market share of largest administrators based on number of beneficiaries

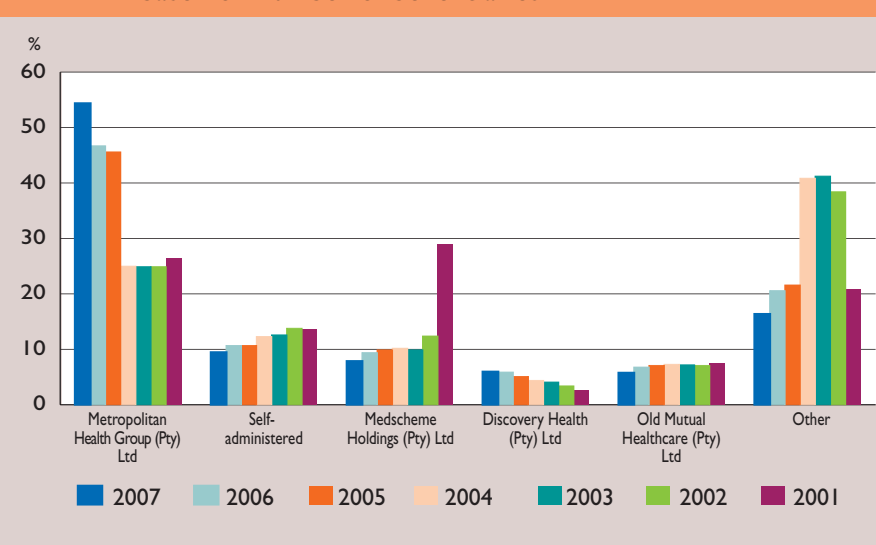


Table 36: Administrator market share based on number of lives administered: open schemes 2007

Name of administrator	No. of schemes	Beneficiaries	Gross administration costs		Fees paid to administrators		Gross contributions	Risk claims ratio
			pabpm (R)	As % of GCI	pabpm (R)	As % of GCI		
Allcare Administrators (Pty) Ltd	3	3.3	87.8	14.8	65.3	11.0	593.4	86.3
Discovery Health (Pty) Ltd	1	38.0	90.9	11.1	86.8	10.6	815.8	60.5
Eternity Private Health Fund Administrators (Pty) Ltd	-	-	-	-	-	-	-	-
Full Circle Health (Pty) Ltd	1	0.1	130.5	21.2	9.7	1.6	615.0	74.0
HDS Medical (Pty) Ltd	1	1.1	78.1	8.7	59.4	6.6	901.9	72.6
Ingwe Med (Pty) Ltd	1	0.6	50.4	10.7	32.8	7.0	469.9	83.3
Medscheme Holdings (Pty) Ltd	3	17.0	68.8	9.8	49.0	7.0	699.3	82.9
Metropolitan Health Group (Pty) Ltd	2	1.4	69.4	8.8	57.7	7.4	784.2	86.5
Momentum Medical Scheme Administrators (Pty) Ltd	3	3.8	70.0	9.7	61.5	8.6	717.8	77.0
Multimed Healthcare Administrators (Pty) Ltd	1	1.9	71.4	7.6	56.9	6.0	940.4	86.3
Old Mutual Healthcare (Pty) Ltd	2	7.7	75.5	12.4	63.9	10.5	608.9	83.9
PPS Medical Scheme Administrator (Pty) Ltd	-	-	-	-	-	-	-	-
Private Health Administrators	1	0.4	107.5	12.9	79.6	9.5	836.1	77.9
Prosperity Health Managers (Pty) Ltd	2	1.1	94.2	14.9	78.4	12.4	632.3	102.0
Providence Healthcare Risk Managers (Pty) Ltd	2	0.3	59.6	9.7	45.4	7.4	614.3	69.6
Resolution Administrators (Pty) Ltd	1	1.9	91.9	17.9	70.1	13.6	514.4	72.0
Rowan Angel (Pty) Ltd	1	3.8	85.5	12.4	63.9	9.2	691.5	87.8
Sechaba Medical Solutions (Pty) Ltd	2	3.6	77.4	11.6	48.6	7.3	665.2	88.2
Self-administered	6	10.4	76.1	8.4	3.8	0.4	905.0	84.8
Sigma Health Fund Managers (Pty) Ltd	1	1.6	78.7	10.7	40.9	5.5	737.4	76.7
Status Medical Aid Administrators (Pty) Ltd	5	1.0	96.2	12.7	84.1	11.1	758.6	90.5
Thebe ya Bophelo Healthcare Administrators	1	0.4	38.9	11.2	31.4	9.0	348.5	79.3
V Medical Aid Administrators (Pty) Ltd	1	0.6	93.0	12.4	36.1	4.8	750.1	96.5
Average			81.5	10.8	62.6	8.3	756.4	83.5

R = Rand

pabpm = per average beneficiary per month

GCI = Gross Contribution Income

Table 37: Administrator market share based on number of lives administered: restricted schemes 2007

Name of administrator	No. of schemes	Beneficiaries	Gross administration costs		Fees paid to administrators		Gross contributions	Risk claims ratio
			pabpm (R)	As % of GCI	pabpm (R)	As % of GCI		
		Market share (%)					pabpm (R)	(%)
Allcare Administrators (Pty) Ltd	4	1.1	93.7	9.6	85.0	8.7	979.2	90.6
Discovery Health (Pty) Ltd	10	6.0	94.4	11.7	75.7	9.4	806.8	86.1
Eternity Private Health Fund Administrators (Pty) Ltd	1	1.5	111.8	11.7	95.6	10.0	955.5	84.6
Full Circle Health (Pty) Ltd	2	3.7	46.5	7.4	36.8	5.8	631.2	94.7
HDS Medical (Pty) Ltd	1	0.3	97.1	11.9	81.4	10.0	815.9	87.1
Ingwe Med (Pty) Ltd	-	-	-	-	-	-	-	-
Medscheme Holdings (Pty) Ltd	16	7.9	50.7	5.9	44.5	5.2	860.8	95.0
Metropolitan Health Group (Pty) Ltd	16	54.4	40.2	6.0	32.5	4.8	670.9	93.0
Momentum Medical Scheme Administrators (Pty) Ltd	7	4.5	64.5	7.3	56.1	6.3	888.0	87.8
Multimed Healthcare Administrators (Pty) Ltd	-	-	-	-	-	-	-	-
Old Mutual Healthcare (Pty) Ltd	8	5.8	62.6	8.9	53.6	7.7	699.6	97.1
PPS Medical Scheme Administrator (Pty) Ltd	1	2.6	87.9	12.4	50.0	7.1	707.0	89.2
Private Health Administrators	-	-	-	-	-	-	-	-
Prosperity Health Managers (Pty) Ltd	-	-	-	-	-	-	-	-
Providence Healthcare Risk Managers (Pty) Ltd	3	1.5	68.2	10.0	51.9	7.6	681.5	95.2
Resolution Administrators (Pty) Ltd	-	-	-	-	-	-	-	-
Rowan Angel (Pty) Ltd	-	-	-	-	-	-	-	-
Sechaba Medical Solutions (Pty) Ltd	-	-	-	-	-	-	-	-
Self-administered	11	9.5	36.1	7.6	1.8	0.4	478.2	95.0
Sigma Health Fund Managers (Pty) Ltd	-	-	-	-	-	-	-	-
Status Medical Aid Administrators (Pty) Ltd	4	1.2	54.9	8.2	47.0	7.0	668.2	99.1
Thebe ya Bophelo Healthcare Administrators	-	-	-	-	-	-	-	-
V Medical Aid Administrators (Pty) Ltd	-	-	-	-	-	-	-	-
Average			50.2	7.2	38.2	5.5	694.9	92.7

R = Rand

pabpm = per average beneficiary per month

GCI = Gross Contribution Income



Annexures

Compliance with submission of audited Annual Financial Statements (AFS) and statutory returns

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

A number of faulty and incomplete returns have again delayed the processing of the data this year. We would appreciate better cooperation from schemes in this regard.

The following schemes submitted their documents after the deadline stipulated in the MSA (see table):

Section 66(3) requires that penalties be imposed on such schemes unless good cause can be shown that such penalties be waived.

Name of scheme	Outstanding documents	No. of days	Amount R	Comments
Cape Medical Plan	All	3	3 000	
Clicks Group Medical Scheme	All	68	68 000	The persons responsible, rather than the scheme, will be penalised.
Gen-Health Medical Scheme	Audited AFS	26	26 000	The persons responsible, rather than the scheme, will be penalised.
Ingwe Health Plan	All	5	5 000	
Medicover	All	8	8 000	The persons responsible, rather than the scheme, will be penalised.
Medshield Medical Scheme	All	27	27 000	The persons responsible, rather than the scheme, will be penalised.
Munimed	All	5	5 000	
Mutual & Federal Medical Aid Fund	All	4	4 000	
Old Mutual Staff Medical Aid Scheme	All	3	3 000	
Pro Sano Medical Scheme	All	3	3 000	
Renaissance Health Medical Scheme	Statutory returns	4	4 000	
Sedmed	All	8	8 000	
Sizwe Medical Fund	All	41	41 000	The persons responsible, rather than the scheme, will be penalised.
Telemed	All	28	28 000	The persons responsible, rather than the scheme, will be penalised.



Composition of the Council during April 2007-March 2008

Chairperson

Prof. William Pick

Past President of the Medical Research Council (MRC)

Deputy Chairperson

Dr Saadiq Kariem

Chief Operations Officer, Groote Schuur Hospital, University of Cape Town (UCT)

Dr Zola Njongwe

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

Ms Zandile Mjoli

Senior General Manager: Resources and Strategy at Eskom, member of IoDSA

Prof. Alan Rothberg

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

Dr Kamy Chetty

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

Ms Zolashe Lallie

Advocate of the Supreme Court, Senior Commissioner of the Commission for Conciliation, Mediation and Arbitration (CCMA), in private practice in the Eastern Cape

Ms Thembeka Gwagwa

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

Ms Tracey Fortune

Executive Director of the Non-Profit Consortium (NPC)

Mr Archie Palane

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

	Registered schemes						Consolidated			Per member			Per beneficiary		
	Open schemes			Restricted schemes			2007 R'000	2006 R'000	% change	2007 R	2006 R	% change	2007 R	2006 R	% change
	2007 R'000	2006 R'000	% change	2007 R'000	2006 R'000	% change									
Assets															
Non-current assets	4 917 548	4 620 354	6.4	4 899 964	4 346 601	12.7	9 817 512	8 966 955	9.5	3 088.3	3 003.7	2.8	1 312.8	1 258.1	4.4
Property, plant and equipment	158 039	124 849	26.6	24 739	22 361	10.6	182 778	147 210	24.2	57.5	49.3	16.6	24.4	20.7	18.3
Investments	4 708 107	4 470 997	5.3	4 874 568	4 323 571	12.7	9 582 675	8 794 568	9.0	3 014.4	2 945.9	2.3	1 281.4	1 233.9	3.9
Other non-current assets	51 402	24 508	109.7	657	668	-1.7	52 059	25 177	106.8	16.4	8.4	94.2	7.0	3.5	97.1
Current assets	15 280 500	13 995 311	9.2	11 408 438	10 782 345	5.8	26 688 937	24 777 656	7.7	8 395.6	8 299.7	1.2	3 569.0	3 476.4	2.7
Inventories	-	-	NC	4 876	4 167	17.0	4 876	4 167	17.0	1.5	1.4	9.9	0.7	0.6	11.5
Trade and other receivables	1 786 444	1 549 101	15.3	535 371	457 240	17.1	2 321 815	2 006 342	15.7	730.4	672.1	8.7	310.5	281.5	10.3
Investments	5 778 097	5 389 061	7.2	3 222 783	2 935 937	9.8	9 000 880	8 324 998	8.1	2 831.4	2 788.6	1.5	1 203.6	1 168.0	3.0
Cash and cash equivalents	7 715 050	7 056 802	9.3	7 644 209	7 385 001	3.5	15 359 259	14 441 803	6.4	4 831.6	4 837.6	-0.1	2 053.9	2 026.3	1.4
Other current assets	908	347	161.9	1 200	-	100.0	2 108	347	508.0	0.7	0.1	470.9	0.3	-	479.4
Total assets	20 198 048	18 615 665	8.5	16 308 402	15 128 946	7.8	36 506 450	33 744 611	8.2	11 483.9	11 303.4	1.6	4 881.8	4 734.5	3.1
Funds and liabilities															
Members' funds	13 649 802	12 387 622	10.2	13 187 405	12 114 438	8.9	26 837 207	24 502 060	9.5	8 442.2	8 207.4	2.9	3 588.8	3 437.8	4.4
Accumulated funds	13 033 916	11 833 884	10.1	11 073 683	10 005 266	10.7	24 107 599	21 839 150	10.4	7 583.6	7 315.4	3.7	3 223.8	3 064.1	5.2
Revaluation reserve: investments	606 789	544 566	11.4	656 873	795 114	-17.4	1 263 661	1 339 680	-5.7	397.5	448.8	-11.4	169.0	188.0	-10.1
Revaluation reserve: property, plant and equipment	5 411	5 411	-	4 837	2 334	107.2	10 249	7 746	32.3	3.2	2.6	24.3	1.4	1.1	26.1
Reserves set aside for specific purposes	-	-	NC	745 861	700 620	6.5	745 861	700 620	6.5	234.6	234.7	-	99.7	98.3	1.5
Other reserves	-	-	NC	706 151	611 104	15.6	706 151	611 104	15.6	222.1	204.7	8.5	94.4	85.7	10.1
Minority interest	3 686	3 760	-2.0	-	-	NC	3 686	3 760	-2.0	1.2	1.3	-7.9	0.5	0.5	-6.6
Non-current liabilities	41 722	44 992	-7.3	39 577	218 528	-81.9	81 299	263 520	-69.1	25.6	88.3	-71.0	10.9	37.0	-70.6
Borrowings	2 500	10 338	-75.8	1 000	-	100.0	3 500	10 338	-66.1	1.1	3.5	-68.2	0.5	1.5	-67.7
Other non-current liabilities	39 222	34 654	13.2	38 577	218 528	-82.3	77 799	253 182	-69.3	24.5	84.8	-71.1	10.4	35.5	-70.7
Current liabilities	6 506 524	6 183 051	5.2	3 081 420	2 795 979	10.2	9 587 944	8 979 030	6.8	3 016.1	3 007.7	0.3	1 282.1	1 259.8	1.8
Savings plan liability	2 795 048	2 792 016	0.1	1 240 395	1 127 264	10.0	4 035 443	3 919 280	3.0	1 269.4	1 312.8	-3.3	539.6	549.9	-1.9
Trade and other payables	1 791 247	1 603 937	11.7	872 628	842 367	3.6	2 663 875	2 446 304	8.9	838.0	819.4	2.3	356.2	343.2	3.8
Provision for outstanding claims	1 920 229	1 787 098	7.4	968 397	826 348	17.2	2 888 626	2 613 446	10.5	908.7	875.4	3.8	386.3	366.7	5.3
Total funds and liabilities	20 198 048	18 615 665	8.5	16 308 402	15 128 946	7.8	36 506 450	33 744 611	8.2	11 483.9	11 303.4	1.6	4 881.8	4 734.5	3.1

Notes

- Prior-year figures have been restated
- NC = Not Comparable

	Registered schemes						Consolidated			pampm			pabpm		
	Open schemes			Restricted schemes			2007 R'000	2006 R'000	% change	2007 R	2006 R	% change	2007 R	2006 R	% change
	2007 R'000	2006 R'000	% change	2007 R'000	2006 R'000	% change									
Gross Contribution Income (GCI)	45 081 485	41 750 486	8.0	19 572 859	15 816 225	23.8	64 654 344	57 566 711	12.3	1 742.0	1 646.6	5.8	736.6	687.1	7.2
Savings contribution income	(5 017 484)	(4 993 696)	0.5	(1 292 306)	(1 184 015)	9.1	(6 309 790)	(6 177 712)	2.1	(170.0)	(176.7)	-3.8	(71.9)	(73.7)	-2.5
Net contribution income	40 064 002	36 756 790	9.0	18 280 553	14 632 210	24.9	58 344 555	51 389 000	13.5	1 572.0	1 469.9	6.9	664.8	613.4	8.4
Relevant healthcare expenditure	(33 472 760)	(31 425 223)	6.5	(16 947 164)	(13 783 124)	23.0	(50 419 924)	(45 208 347)	11.5	(1 358.5)	(1 293.1)	5.1	(574.5)	(539.6)	6.5
Net claims incurred	(33 395 459)	(31 319 213)	6.6	(16 908 852)	(13 773 945)	22.8	(50 304 311)	(45 093 157)	11.6	(1 355.3)	(1 289.8)	5.1	(573.2)	(538.2)	6.5
Net income/(expense) on risk transfer arrangements*	(77 301)	(106 010)	-27.1	(38 313)	(9 179)	317.4	(115 614)	(115 189)	0.4	(3.1)	(3.3)	-5.5	(1.3)	(1.4)	-4.2
Gross healthcare result	6 591 242	5 331 567	23.6	1 333 389	849 086	57.0	7 924 630	6 180 653	28.2	213.5	176.8	20.8	90.3	73.8	22.4
Net income/(expense) on commercial reinsurance	-	(4)	100.0	(7)	2 054	-100.3	(7)	2 050	-100.3	-	0.1	-100.3	-	-	NC
Managed care: management services	(1 132 387)	(1 055 102)	7.3	(374 396)	(319 400)	17.2	(1 506 783)	(1 374 502)	9.6	(40.6)	(39.3)	3.3	(17.2)	(16.4)	4.6
Brokers fees**	(1 028 697)	(971 591)	5.9	(13 820)	(10 937)	26.4	(1 042 517)	(982 528)	6.1	(28.1)	(28.1)	-0.1	(11.9)	(11.7)	1.3
Administration expenditure	(4 858 266)	(4 681 404)	3.8	(1 415 110)	(1 200 118)	17.9	(6 273 377)	(5 881 522)	6.7	(169.0)	(168.2)	0.5	(71.5)	(70.2)	1.8
Net impairment losses: trade and other receivables	(74 408)	(66 588)	11.7	(19 498)	(7 225)	169.9	(93 906)	(73 813)	27.2	(2.5)	(2.1)	19.8	(1.1)	(0.9)	21.4
Net healthcare result	(502 517)	(1 443 121)	-65.2	(489 443)	(686 540)	-28.7	(991 959)	(2 129 661)	-53.4	(26.7)	(60.9)	-56.1	(11.3)	(25.4)	-55.5
Net impairment losses: other	2 628	-	100.0	(2 301)	(1 380)	66.7	327	(1 380)	123.7	-	-	NC	-	-	NC
Other investment income	1 351 093	1 074 415	25.8	1 096 936	824 631	33.0	2 448 029	1 899 046	28.9	66.0	54.3	21.4	27.9	22.7	23.1
Realised and unrealised gains/(losses)	325 144	605 894	-46.3	456 759	474 577	-3.8	781 903	1 080 471	-27.6	21.1	30.9	-31.8	8.9	12.9	-30.9
Other income	84 631	189 329	-55.3	147 834	202 879	-27.1	232 464	392 208	-40.7	6.3	11.2	-44.2	2.6	4.7	-43.4
Own facility surplus/(deficit)	(44)	(32)	38.7	32 913	10 749	206.2	32 870	10 717	206.7	0.9	0.3	188.9	0.4	0.1	192.8
Other expenditure	(2 102)	(888)	136.6	(1 295)	(4 154)	-68.8	(3 397)	(5 043)	-32.6	(0.1)	(0.1)	-36.5	-	(0.1)	-35.7
Finance costs	(70 844)	(61 589)	15.0	(57 142)	(40 972)	39.5	(127 987)	(102 562)	24.8	(3.4)	(2.9)	17.5	(1.5)	(1.2)	19.1
Net surplus for the year (before consolidation)	1 187 988	364 008	226.4	1 184 261	779 789	51.9	2 372 249	1 143 797	107.4	63.9	32.7	95.4	27.0	13.7	98.0
Consolidation results	530	(848)	162.5	-	-	NC	530	(848)	162.5	-	-	NC	-	-	NC
Net surplus for the year (after consolidation)	1 188 519	363 160	227.3	1 184 261	779 789	51.9	2 372 780	1 142 949	107.6	63.9	32.7	95.6	27.0	13.6	98.2

Notes

- pampm = per average member per month
- pabpm = per average beneficiary per month
- Prior-year figures have been restated
- NC = Not Comparable

* 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 scheme derived any value for money from these arrangements.

**Including distribution costs

	Registered schemes						Consolidated			Per member			Per beneficiary		
	Open schemes			Restricted schemes			2007 R'000	2006 R'000	%	2007 R	2006 R	%	2007 R	2006 R	%
	2007 R'000	2006 R'000	% change	2007 R'000	2006 R'000	% change									
Accumulated funds															
Balances at the beginning of the year	11 834 481	11 369 553	4.1	10 005 266	9 324 089	7.3	21 839 746	20 693 643	5.5	6 870.2	6 931.7	-0.9	2 920.5	2 903.4	0.6
As previously reported	11 833 884	11 344 308	4.3	10 005 266	9 325 357	7.3	21 839 150	20 669 665	5.7	6 870.0	6 923.7	-0.8	2 920.4	2 900.1	0.7
Prior-year adjustment	596	25 245	-97.6	-	(1 267)	100.0	596	23 978	-97.5	0.2	8.0	-97.7	0.1	3.4	-97.6
Net surplus/(deficit) for the year	1 187 988	364 008	226.4	1 184 261	779 789	51.9	2 372 249	1 143 797	107.4	746.2	383.1	94.8	317.2	160.5	97.7
Transfers to/(from) accumulated funds	9 565	101 809	-90.6	37 993	(17 373)	318.7	47 559	84 436	-43.7	15.0	28.3	-47.1	6.4	11.8	-46.3
Due to amalgamation	9 565	102 095	-90.6	(9 565)	(8 951)	6.9	-	93 144	-100.0	-	31.2	-100.0	-	13.1	-100.0
Due to re-measurement of investments and property, plant and equipment	-	-	NC	-	(44)	100.0	-	(44)	100.0	-	-	NC	-	-	NC
Other transfers	-	(287)	100.0	47 559	(8 379)	667.6	47 559	(8 665)	648.8	15.0	(2.9)	615.4	6.4	(1.2)	623.1
Other	1 881	(1 485)	226.7	(153 837)	(81 239)	89.4	(151 955)	(82 725)	83.7	(47.8)	(27.7)	72.5	(20.3)	(11.6)	75.1
Balance at the end of the year	13 033 916	11 833 884	10.1	11 073 683	10 005 266	10.7	24 107 599	21 839 150	10.4	7 583.6	7 315.4	3.7	3 223.8	3 064.1	5.2
Revaluation reserve (financial instruments)															
Balances at the beginning of the year	544 566	397 496	37.0	799 951	525 021	52.4	1 344 517	922 518	45.7	422.9	309.0	36.9	179.8	129.4	38.9
As previously reported	544 566	397 496	37.0	795 114	528 332	50.5	1 339 680	925 829	44.7	421.4	310.1	35.9	179.1	129.9	37.9
Prior-year adjustment	-	-	NC	4 837	(3 311)	246.1	4 837	(3 311)	246.1	-	(1.1)	237.2	-	(0.5)	239.2
Unrealised gains/(losses) on revaluation of investments	255 319	430 284	-40.7	208 949	403 616	-48.2	464 268	833 900	-44.3	146.0	279.3	-47.7	62.1	117.0	-46.9
Realised (gains)/losses on derecognition of investments	(195 539)	(301 606)	-35.2	(362 716)	(154 680)	134.5	(558 255)	(456 286)	22.3	(175.6)	(152.8)	14.9	(74.7)	(64.0)	16.6
Revaluation adjustment	2 914	(670)	535.0	12 619	21 157	-40.4	15 533	20 487	-24.2	4.9	6.9	-28.8	2.1	2.9	-27.7
Transfers (to)/from reserves	-	-	NC	1 001	-	NC	1 001	-	100.0	-	-	NC	-	-	NC
Other	(472)	19 062	-102.5	(2 930)	-	NC	(3 402)	19 062	-117.8	(1.1)	6.4	-116.8	(0.5)	2.7	-117.0
Balance at the end of the year	606 789	544 566	11.4	656 873	795 114	-17.4	1 263 661	1 339 680	-5.7	397.5	448.8	-11.4	169.0	188.0	-10.1
Revaluation reserve (property, plant and equipment)															
Balances at the beginning of the year	5 411	5 411	-	2 334	1 412	65.3	7 746	6 824	13.5	2.4	2.3	6.6	1.0	1.0	8.2
As previously reported	5 411	5 411	-	2 334	1 412	65.3	7 746	6 824	13.5	2.4	2.3	6.6	1.0	1.0	8.2
Prior-year adjustment	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC
Unrealised gains/(losses) on re-measurement of property, plant and equipment	-	-	NC	3 504	1 001	250.1	3 504	1 001	250.1	1.1	0.3	228.8	0.5	0.1	233.7
Revaluation adjustment	-	-	NC	-	(79)	100.0	-	(79)	100.0	-	-	NC	-	-	NC
Transfers (to)/from reserves	-	-	NC	(1 001)	-	-100.0	(1 001)	-	-100.0	-	-	NC	-	-	NC
Other	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC
Balance at the end of the year	5 411	5 411	-	4 837	2 334	107.2	10 249	7 746	32.3	3.2	2.6	24.3	1.4	1.1	26.1

	Registered schemes						Consolidated			Per member			Per beneficiary		
	Open schemes			Restricted schemes			2007 R'000	2006 R'000	%	2007 R	2006 R	%	2007 R	2006 R	%
	2007 R'000	2006 R'000	% change	2007 R'000	2006 R'000	% change									
Reserves set aside for specific purposes															
Balances at the beginning of the year	-	-	NC	700 620	617 783	13.4	700 620	617 783	13.4	220.4	206.9	6.5	93.7	86.7	8.1
As previously reported	-	-	NC	700 620	617 783	13.4	700 620	617 783	13.4	220.4	206.9	6.5	93.7	86.7	8.1
Prior-year adjustment	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC
Transfers (to)/from reserves	-	-	NC	-	(5 226)	100.0	-	(5 226)	100.0	-	(1.8)	100.0	-	(0.7)	100.0
Other	-	-	NC	45 241	88 064	-48.6	45 241	88 064	-48.6	14.2	29.5	-51.8	6.0	12.4	-51.0
Balance at the end of the year	-	-	NC	745 861	700 620	6.5	745 861	700 620	6.5	234.6	234.7	-	99.7	98.3	1.5
Other reserves															
Balances at the beginning of the year	-	-	NC	611 104	520 870	17.3	611 104	520 870	17.3	192.2	174.5	10.2	81.7	73.1	11.8
As previously reported	-	-	NC	611 104	520 870	17.3	611 104	520 870	17.3	192.2	174.5	10.2	81.7	73.1	11.8
Prior-year adjustment	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC
Transfers (to)/from reserves	-	-	NC	94 928	90 990	4.3	94 928	90 990	4.3	29.9	30.5	-2.0	12.7	12.8	-0.6
Other	-	-	NC	119	(757)	115.7	119	(757)	115.7	-	(0.3)	100.0	-	(0.1)	115.0
Balance at the end of the year	-	-	NC	706 151	611 104	15.6	706 151	611 104	15.6	222.1	204.7	8.5	94.4	85.7	10.1

Notes

- Prior-year figures have been restated
- NC = Not Comparable

	Members			Dependants			Beneficiaries		
	2007	2006	% change	2007	2006	% change	2007	2006	% change
Membership as at 31 December 2007									
Registered schemes	3 178 927	2 985 350	6.5	4 299 113	4 141 993	3.8	7 478 040	7 127 343	4.9
Open schemes	2 114 986	2 099 247	0.7	2 836 331	2 951 191	-3.9	4 951 317	5 050 438	-2.0
Restricted schemes*	1 063 941	886 103	20.1	1 462 782	1 190 802	22.8	2 526 723	2 076 905	21.7
Total membership (excluding Motohealth Care)	3 178 927	2 985 350	6.5	4 299 113	4 141 993	3.8	7 478 040	7 127 343	4.9
Motohealth Care	54 563	-	-	72 633	-	-	127 196	-	-
Total membership (including Motohealth Care)	3 233 490	2 985 350	8.3	4 371 746	4 141 993	5.5	7 605 236	7 127 343	6.7
Average membership for the year									
Registered schemes	3 092 952	2 913 497	6.2	4 221 057	4 068 227	3.8	7 314 009	6 981 724	4.8
Open schemes	2 098 240	2 072 177	1.3	2 868 489	2 936 201	-2.3	4 966 728	5 008 377	-0.8
Restricted schemes*	994 712	841 320	18.2	1 352 568	1 132 026	19.5	2 347 281	1 973 346	18.9
Average membership (excluding Motohealth Care)	3 092 952	2 913 497	6.2	4 221 057	4 068 227	3.8	7 314 009	6 981 724	4.8
Motohealth Care	54 570	-	-	73 936	-	-	128 506	-	-
Average membership (including Motohealth Care)	3 147 523	2 913 497	8.0	4 294 993	4 068 227	5.6	7 442 516	6 981 724	6.6
Membership per province as at 31 December 2007 (excluding Motohealth Care)									
			2007 % of total			2007 % of total			2007 % of total
Gauteng	1 197 955	1 115 398	37.7	1 534 822	1 478 411	35.7	2 732 777	2 593 809	36.5
Limpopo	122 679	110 080	3.9	203 132	190 776	4.7	325 811	300 856	4.4
Mpumalanga	200 016	188 471	6.3	311 144	303 916	7.2	511 160	492 387	6.8
North West	170 411	158 031	5.4	223 589	207 661	5.2	394 000	365 692	5.3
Free State	144 634	139 808	4.5	200 937	201 741	4.7	345 571	341 549	4.6
KwaZulu-Natal	478 439	450 615	15.1	666 575	641 129	15.5	1 145 014	1 091 744	15.3
Western Cape	535 687	507 371	16.9	674 016	650 112	15.7	1 209 703	1 157 483	16.2
Eastern Cape	261 922	249 600	8.2	382 465	364 597	8.9	644 387	614 197	8.6
Northern Cape	62 181	58 485	2.0	96 045	90 914	2.2	158 226	149 399	2.1
Outside the Republic	5 003	7 491	0.2	6 388	12 736	0.1	11 391	20 227	0.2
	3 178 927	2 985 350	100.0	4 299 113	4 141 993	100.0	7 478 040	7 127 343	100.0
Average no. of dependants per average member	1.4	1.4							
Overall pensioner ratio	6.2%	6.3%							
Open schemes	6.3%	5.9%							
Restricted schemes*	6.0%	7.2%							
Average age	31.4	31.6							
Open schemes	31.9	31.5							
Restricted schemes*	30.4	31.8							

Notes

- Motohealth Care Medical Scheme was registered on 1 October 2007. At the time of going to print, the scheme had not submitted its annual statutory return for the year ending 31 December 2007. But it had communicated its membership figures to the Office.

Utilisation (per 1 000 beneficiaries)

PRIVATE PROVIDERS

	Registered:		Consolidated:		Registered:		Consolidated:		Registered:		Consolidated:		Registered:		Consolidated:	
	open	restricted	2007	2006	open	restricted	2007	2006	open	restricted	2007	2006	open	restricted	2007	2006
	Beneficiaries visiting a provider at least once a year				Total number of visits to a provider once a year				Beneficiaries visiting a provider at least once a year				Total number of visits to a provider once a year			
Primary providers																
GPs	721.5	711.1	718.0	784.6	2784.2	3071.7	2880.9	3197.4								
Dentists	209.3	236.2	218.3	242.9	440.7	538.0	473.4	583.5								
Private nurses	6.0	8.7	6.9	7.6	34.2	40.4	36.3	27.5								
Medical specialists																
Dermatologists	33.7	25.8	31.4	31.2	52.2	41.4	49.1	53.7								
Gynaecologists	85.1	64.9	79.2	80.9	218.0	183.7	209.0	222.4								
Pulmonologists	6.1	4.2	5.5	6.1	21.0	17.1	20.0	21.0								
Physicians	58.3	48.7	55.7	62.9	264.2	247.9	261.3	258.5								
Gastroenterologists	6.8	5.1	6.3	6.7	18.2	15.5	17.5	17.9								
Neurologists	11.5	8.8	10.7	11.2	29.1	23.6	27.6	28.4								
Cardiologists	21.3	16.3	19.9	20.8	53.5	42.6	50.5	56.2								
Psychiatrists	16.7	15.1	16.3	17.0	70.0	73.6	71.8	71.4								
Medical oncologists	1.5	0.9	1.3	1.4	9.0	6.0	8.1	9.8								
Neurosurgeons	10.4	8.3	9.9	10.4	27.9	23.8	26.9	28.1								
Nuclear medicine	3.2	2.4	3.0	2.9	3.7	2.7	3.4	4.0								
Ophthalmologists	40.1	33.3	38.3	39.1	73.0	62.2	70.2	81.6								
Clinical haematology	0.6	0.4	0.6	0.6	4.4	3.0	4.0	3.5								
Orthopaedic surgeons	45.4	35.1	42.5	44.5	97.9	78.8	92.7	100.9								
Otorhinolaryngologists	34.4	26.4	32.1	31.0	60.1	47.8	56.8	58.4								
Rheumatology	1.9	1.3	1.7	1.8	4.5	3.3	4.1	4.8								
Paediatricians	59.8	43.9	55.0	58.5	207.3	168.5	196.6	201.4								
Paediatric cardiologists	1.5	1.0	1.4	1.3	3.7	2.3	3.3	3.3								
Specialist physical medicine	0.1	-	0.1	0.1	0.1	-	0.1	0.4								
Plastic reconstructive surgery	4.8	3.2	4.3	7.0	8.8	6.2	8.0	13.1								
Radiation oncology	5.7	3.9	5.2	4.6	37.0	26.4	33.8	32.2								
Surgeons	47.6	39.1	45.4	47.6	119.1	102.2	115.0	117.8								
Thoracic surgeons	2.9	2.4	2.8	3.4	12.6	11.0	12.2	12.4								
Urologists	23.7	18.4	22.2	21.8	51.7	42.5	49.2	51.4								
Clinical support specialists																
Anaesthetists	90.8	72.0	85.7	88.3	122.7	95.3	115.0	129.3								
Radiologists	224.9	187.1	215.3	210.8	401.2	341.1	386.2	392.6								
Pathologists	323.5	273.5	306.7	322.4	816.2	774.3	802.1	1003.8								
Other	27.6	10.4	30.4	28.4	107.7	27.5	100.2	101.2								
Dental specialists																
Dental therapists	8.2	18.4	11.9	10.3	13.5	30.0	19.4	18.2								
Dental technicians	0.3	0.5	0.4	1.3	0.6	0.8	0.7	2.3								
Maxilla, facial and oral surgeons	9.4	8.3	9.2	11.2	15.9	13.3	15.2	21.1								
Oral pathologists	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.3								
Orthodontists	10.6	9.5	10.3	11.9	55.1	52.3	54.8	58.4								
Periodontists	3.3	1.5	2.7	2.2	7.9	3.1	6.3	5.0								
Prosthodontists	1.5	1.1	1.3	1.3	3.5	2.3	3.2	3.1								
Supplementary and allied health professionals																
Art therapy	0.1	0.3	0.1	0.2	0.3	0.5	0.4	0.5								
Audiologists	8.0	6.0	7.4	7.3	37.0	18.0	30.6	31.2								
Biokinetics	4.3	6.0	4.9	5.3	31.3	11.0	24.5	21.9								
Clinical technologists	14.2	16.5	14.9	15.6	52.7	54.8	53.4	50.1								
Dieticians	10.6	9.4	10.2	10.1	27.1	21.7	25.3	23.5								
Hearing aid acousticians	0.9	1.0	0.9	1.0	1.1	1.1	1.1	1.2								
Medical scientists	-	-	-	0.4	-	0.2	0.1	1.8								
Occupational therapy	7.0	7.2	7.1	12.4	55.7	41.4	50.9	57.5								
Optometrists	150.7	173.8	158.5	163.7	192.7	202.0	195.9	223.8								
Orthoptists	0.5	11.8	4.3	9.1	0.6	39.2	13.6	109.6								
Pharmacists	302.5	181.4	261.8	369.3	2443.4	1367.1	2081.6	2017.6								
Physiotherapists	89.5	74.5	84.4	100.7	464.7	374.8	434.5	486.7								
Podiatrists	224.2	5.6	150.7	7.4	15.8	11.8	14.5	18.0								
Psychologists	29.3	25.9	28.2	28.6	135.5	109.2	126.7	118.3								
Radiographers	6.4	6.1	6.3	5.9	7.5	7.8	7.6	9.8								
Private nurses	6.8	4.7	6.1	5.5	23.5	17.4	21.5	19.2								
Social workers	2.0	1.5	1.9	1.8	10.0	5.9	8.6	7.7								
Speech therapists	3.2	4.0	3.5	4.2	8.8	13.1	10.3	11.0								
Acupuncture and Chinese medicine	0.1	-	0.1	0.4	0.5	0.1	0.3	1.0								
Ayurvedic practitioners	-	0.1	-	-	-	0.3	0.1	-								
Chiropractors and osteopaths	12.5	6.7	10.5	11.9	49.2	24.2	40.8	43.6								
Homeopaths	6.9	3.8	5.9	6.4	18.4	9.1	15.3	17.1								
Naturopath phytotherapists	0.1	1.1	0.4	0.1	0.2	7.9	2.8	0.2								
Therapeutic massage, aromatherapy and reflexology	0.1	-	-	-	0.2	-	0.1	0.1								
Other	13.9	7.2	11.6	24.8	23.4	11.5	19.4	42.5								
Other benefits																
Ambulance service	0.2	0.6	0.3	0.3	0.5	0.6	0.5	0.4								
Ambulance service intermediate	0.5	0.4	0.5	0.6	0.6	0.5	0.6	0.7								
Ambulance service advanced	5.8	4.1	5.2	5.5	7.1	5.7	6.6	7.0								
Blood courier services	0.1	-	0.1	0.6	0.2	0.1	0.1	1.1								
Blood transfusion service	8.0	6.8	7.6	6.7	15.7	13.9	15.1	13.2								
Home oxygen	3.5	2.1	3.0	1.8	10.2	8.1	9.5	7.5								
Appliances	4.9	7.9	5.9	5.3	9.6	10.2	9.8	8.3								
Prostheses	3.7	6.7	4.7	1.5	4.3	9.8	6.1	1.8								
Clinical services other	8.2	2.8	6.4	5.5	15.3	7.0	12.5	14.8								
Community health services	1.4	-	1.0	-	2.3	-	1.5	0.1								
Drug and alcohol rehabilitation	0.5	0.6	0.6	0.5	0.8	0.8	0.8	0.7								
Group practice	9.0	9.6	9.2	8.4	29.5	44.2	34.4	25.4								
Hospice	0.4	0.3	0.4	0.4	1.6	1.3	1.5	1.5								
Mental health institutions	1.4	1.8	1.6	1.4	3.2	5.5	4.0	3.2								
Sub-acute / step-down facilities	1.4	1.5	1.4	1.1	2.1	3.8	2.7	2.5								
Other	24.2	19.7	22.7	10.2	65.9	51.2	61.0	16.9								

Utilisation (per 1000 beneficiaries)									
	Registered:		Consolidated:			Registered:		Consolidated:	
	open	restricted	2007	2006		open	restricted	2007	2006
Private facilities					Public facilities				
Number of:					Number of:				
Beneficiaries admitted to hospitals [‡]	184.2	173.5	180.6	170.7	Beneficiaries admitted to hospitals	6.3	11.4	8.0	8.2
Beneficiaries' days in hospitals	586.0	1551.0	910.4	1269.0	Beneficiaries' days in hospitals	11.4	69.8	31.0	30.4
Admissions ^{##}	336.8	209.0	293.9	274.0	Admissions	7.8	7.9	7.8	-
Beneficiaries admitted to:					Beneficiaries admitted to:				
hospitals for PMBs	82.1	74.5	79.5	85.0	hospitals for PMBs	1.7	5.7	3.1	4.4
day clinics and operating theatres	9.0	8.4	8.8	9.9	ICUs	-	0.2	0.1	0.1
ICUs	7.5	8.4	7.8	7.4	high-care wards	-	0.4	0.2	0.2
high-care wards	15.5	14.0	15.0	13.2	general wards	2.3	0.5	1.7	2.9
general wards	123.4	154.1	133.7	114.3	Pregnancies	0.2	0.3	0.3	0.2
Pregnancies	13.0	12.3	12.8	10.5	Births	0.2	0.3	0.3	0.2
Births	12.6	11.7	12.3	9.9	Live births	0.2	0.1	0.2	0.1
Live births	9.1	6.0	8.1	6.4	Caesarean sections	0.2	0.1	0.1	0.2
Caesarean sections	8.2	6.7	7.7	7.1	Births to 12-18-year-olds	0.1	-	0.1	0.1
Births to 12-18-year-olds	0.1	0.2	0.1	NC	Beneficiaries admitted for dialysis	-	0.5	0.2	-
Beneficiaries admitted for dialysis	9.9	3.1	7.6	7.8					
Hospital networks	145.7	13.2	101.1	88.2					
Selected medical investigations					Selected medical investigations				
Number of:					Number of:				
Beneficiaries receiving MRI and CT scans	14.0	14.6	14.2	19.1	Beneficiaries receiving MRI and CT scans	0.8	0.8	0.8	0.1
MRI and CT scans administered	25.5	34.1	28.4	40.6	MRI and CT scans administered	1.1	1.1	1.1	0.3
Beneficiaries receiving PET scans	0.1	0.1	0.1	-	Beneficiaries receiving PET scans	-	-	-	-
PET scans administered	0.2	0.1	0.1	0.1	PET scans administered	-	-	-	-
Beneficiaries receiving angiograms	2.5	2.8	2.6	2.4	Beneficiaries receiving angiograms	-	0.1	-	-
Angiograms administered	4.1	6.8	5.0	5.1	Angiograms administered	-	0.2	0.1	-
Bone density scans	1.1	1.4	1.2	1.4					
Bone density scans administered	1.1	1.5	1.3	4.7					
Preventive health					Preventive health				
Number of:					Number of:				
Mammograms administered	8.2	7.7	8.0	10.6	Mammograms administered	1.7	1.2	1.6	0.1
Pap smears administered	18.7	15.0	17.4	34.6	Pap smears administered	-	-	-	0.1
Mortality					Mortality				
Number of deaths	1.1	2.9	1.7	1.4	Number of deaths	-	0.3	0.1	0.1

Notes

- a) Schemes that did not submit data were excluded from the analysis.
- b) Public and private health facilities
97.5% of schemes submitted data representing 99.7% of beneficiaries.
- c) Utilisation of medical specialists
97.5% of schemes submitted data representing 99.7% of beneficiaries.
- d) Utilisation of supplementary and allied health professionals
97.5% of schemes submitted data representing 99.7% of beneficiaries.
- e) Utilisation of other benefits
97.5% of schemes submitted data representing 99.7% of beneficiaries.

- NC = Not Computed
- Consolidated 2006 data was sourced from the CMS Annual Report 2006-07.
- ‡ No. of admissions = all admissions
- ## No. of beneficiaries admitted = unique admissions
- The number of beneficiaries admitted plus the number of beneficiaries admitted for PMBs does not necessarily amount to the total number of admissions.
- Motohealth Care data is excluded due to data-related issues.

	Registered schemes								Consolidated				pabpm		
	Open schemes				Restricted schemes				2007 R'000	% of total	2006 R'000	% change	2007 R	2006 R	% change
	2007 R'000	% of total	2006 R'000	% change	2007 R'000	% of total	2006 R'000	% change							
General practitioners	2 706 363	7.1	2 712 848	-0.2	1 622 584	9.0	1 680 488	-3.4	4 328 948	7.7	4 393 335	-1.5	49.3	52.4	-5.9
Medical specialists	8 612 167	22.5	8 024 938	7.3	3 569 213	19.9	2 948 055	21.1	12 181 381	21.7	10 972 992	11.0	138.8	131.0	6.0
Dermatologists	72 904	0.2	65 657		29 256	0.2	24 737		102 159	0.2	90 395		1.2	1.1	
Gynaecologists	589 783	1.5	567 938		243 952	1.4	187 690		833 735	1.5	755 629		9.5	9.0	
Pulmonologists	51 636	0.1	45 936		18 995	0.1	15 453		70 631	0.1	61 388		0.8	0.7	
Physicians	456 493	1.2	402 037		205 949	1.1	171 021		662 443	1.2	573 058		7.5	6.8	
Gastroenterologists	43 307	0.1	42 676		16 864	0.1	13 652		60 171	0.1	56 328		0.7	0.7	
Neurologists	77 837	0.2	69 434		32 531	0.2	27 204		110 369	0.2	96 639		1.3	1.2	
Cardiologists	243 218	0.6	224 601		91 442	0.5	75 719		334 660	0.6	300 320		3.8	3.6	
Psychiatrists	152 536	0.4	134 189		80 983	0.5	68 619		233 519	0.4	202 808		2.7	2.4	
Medical oncologists	64 738	0.2	60 330		14 818	0.1	14 384		79 557	0.1	74 715		0.9	0.9	
Neurosurgeons	150 088	0.4	143 889		61 152	0.3	53 360		211 241	0.4	197 248		2.4	2.4	
Nuclear medicine	45 195	0.1	42 245		18 126	0.1	15 009		63 322	0.1	57 254		0.7	0.7	
Ophthalmologists	359 957	0.9	331 095		157 643	0.9	131 723		517 600	0.9	462 818		5.9	5.5	
Clinical haematology	9 521	-	9 249		2 757	-	2 252		12 277	-	11 501		0.1	0.1	
Orthopaedic surgeons	447 159	1.2	425 357		170 495	0.9	144 830		617 655	1.1	570 186		7.0	6.8	
Otorhinolaryngologists	161 396	0.4	166 922		64 689	0.4	52 871		226 085	0.4	219 793		2.6	2.6	
Rheumatology	7 033	-	7 593		2 483	-	1 989		9 516	-	9 582		0.1	0.1	
Paediatricians	317 741	0.8	289 642		130 635	0.7	98 687		448 376	0.8	388 329		5.1	4.6	
Paediatric cardiologists	14 599	-	12 507		4 197	-	3 118		18 796	-	15 625		0.2	0.2	
Physical medicine	34	-	30		16	-	113		49	-	142		-	-	
Plastic and reconstructive surgeons	40 832	0.1	41 879		15 478	0.1	14 081		56 309	0.1	55 960		0.6	0.7	
Radiotherapists	366 333	1.0	319 436		123 720	0.7	100 874		490 053	0.9	420 311		5.6	5.0	
Surgeons	391 832	1.0	372 820		156 515	0.9	127 861		548 347	1.0	500 681		6.2	6.0	
Thoracic surgeons	90 276	0.2	92 275		34 144	0.2	27 579		124 420	0.2	119 854		1.4	1.4	
Urologists	170 053	0.4	154 673		67 092	0.4	53 864		237 145	0.4	208 537		2.7	2.5	
Clinical support specialists															
Anaesthetists	759 951	2.0	722 900		281 468	1.6	245 000		1 041 419	1.9	967 900		11.9	11.6	
Radiologists	1 634 490	4.3	1 501 631		715 744	4.0	598 635		2 350 234	4.2	2 100 266		26.8	25.1	
Pathologists	1 670 022	4.4	1 440 136		820 150	4.6	648 541		2 490 172	4.4	2 088 678		28.4	24.9	
Other	223 203	0.6	337 860		7 918	-	29 190		231 121	0.4	367 050		2.6	4.4	
Dentists	1 090 794	2.9	1 155 523	-5.6	681 829	3.8	582 052	17.1	1 772 623	3.2	1 737 575	2.0	20.2	20.7	-2.6
Dental specialists	406 712	1.1	281 705	44.4	168 795	0.9	151 996	11.1	575 507	1.0	433 702	32.7	6.6	5.2	26.7
Dental therapists	27 027	0.1	29 918		36 235	0.2	26 886		63 262	0.1	56 803		0.7	0.7	
Dental technicians	35 836	0.1	8 958		1 525	-	1 383		37 361	0.1	10 342		0.4	0.1	
Maxilla, facial and oral surgeons	73 688	0.2	73 472		36 945	0.2	35 899		110 633	0.2	109 371		1.3	1.3	
Oral pathologists	71	-	78		1 039	-	35		1 110	-	113		-	-	
Orthodontists	139 875	0.4	139 803		81 436	0.5	77 680		221 310	0.4	217 483		2.5	2.6	
Periodontists	116 110	0.3	17 239		6 432	-	5 615		122 543	0.2	22 854		1.4	0.3	
Prosthodontists	14 105	-	12 237		5 183	-	4 499		19 288	-	16 736		0.2	0.2	

	Registered schemes								Consolidated				pabpm		
	Open schemes				Restricted schemes				2007 R'000	% of total	2006 R'000	% change	2007 R	2006 R	% change
	2007 R'000	% of total	2006 R'000	% change	2007 R'000	% of total	2006 R'000	% change							
Supplementary and allied health professionals	3 108 372	8.1	3 301 621	-5.9	1 333 118	7.4	1 169 183	14.0	4 441 490	7.9	4 470 804	-0.7	50.6	53.4	-5.2
Art therapy	186	-	737		32	-	10		218	-	747		-	-	
Audiologists	60 073	0.2	55 547		37 424	0.2	31 880		97 497	0.2	87 427		1.1	1.0	
Biokinetics	28 395	0.1	19 053		15 593	0.1	3 902		43 988	0.1	22 955		0.5	0.3	
Clinical technologists	328 414	0.9	303 192		128 769	0.7	104 989		457 183	0.8	408 182		5.2	4.9	
Dieticians	21 901	0.1	20 566		9 263	0.1	6 950		31 164	0.1	27 516		0.4	0.3	
Hearing aid acousticians	20 495	0.1	19 392		17 979	0.1	17 038		38 474	0.1	36 429		0.4	0.4	
Medical scientists	322	-	383		90	-	1 503		412	-	1 886		-	-	
Occupational therapy	44 496	0.1	41 811		18 810	0.1	15 935		63 306	0.1	57 745		0.7	0.7	
Optometrists	1 110 329	2.9	1 381 702		598 180	3.3	476 611		1 708 509	3.0	1 858 314		19.5	22.2	
Orthoptists	1 285	-	1 966		3 696	-	1 999		4 981	-	3 965		0.1	-	
Pharmacists	553 637	1.4	304 456		105 165	0.6	139 455		658 802	1.2	443 911		7.5	5.3	
Physiotherapists	471 978	1.2	477 491		210 740	1.2	176 679		682 717	1.2	644 970		7.8	7.8	
Podiatrists	18 216	-	16 753		6 492	-	5 664		24 709	-	22 417		0.3	0.3	
Psychologists	251 241	0.7	265 004		112 158	0.6	98 302		363 399	0.6	363 305		4.1	4.3	
Radiographers	21 761	0.1	19 197		8 985	0.1	11 179		30 746	0.1	30 375		0.4	0.4	
Private nurses	26 777	0.1	28 755		19 424	0.1	16 424		46 201	0.1	45 180		0.5	0.5	
Social workers	10 921	-	9 902		3 501	-	2 653		14 422	-	12 555		0.2	0.1	
Speech therapists	14 081	-	13 295		5 768	-	4 740		19 849	-	18 036		0.2	0.2	
Complementary medicines															
Chiropractors and osteopaths	38 264	0.1	35 069		11 491	0.1	9 495		49 755	0.1	44 564		0.6	0.5	
Homeopaths	16 702	-	16 488		5 172	-	4 016		21 873	-	20 504		0.2	0.2	
Naturopaths and physiotherapists	64	-	104		(697)	-	40		(633)	-	144		-	-	
Therapeutic massage, aromatherapy and reflexology	6	-	1		(292)	-	43		(286)	-	43		-	-	
Ayurvedic practitioners	9	-	7		181	-	-		190	-	7		-	-	
Acupuncture and Chinese medicine	29	-	12		14	-	7		43	-	19		-	-	
Other	68 790	0.2	270 738		15 181	0.1	39 670		83 971	0.1	310 408		1.0	3.7	
Total hospitals	14 024 783	36.7	13 077 111	7.2	6 203 282	34.5	4 902 371	26.5	20 228 065	36.0	17 979 482	12.5	230.5	214.6	7.4
Private hospitals	13 910 614	36.4	12 949 113	7.4	6 010 524	33.5	4 756 735	26.4	19 921 137	35.5	17 705 848	12.5	227.0	211.3	7.4
Ward fees	5 303 508	13.9	5 187 464		2 535 449	14.1	2 378 485		7 838 957	14.0	7 565 949		89.3	90.3	
Theatre fees	2 798 694	7.3	2 537 859		1 048 479	5.8	881 631		3 847 173	6.8	3 419 491		43.8	40.8	
Consumables	929 975	2.4	1 083 496		469 342	2.6	405 742		1 399 317	2.5	1 489 238		15.9	17.8	
Medicines dispensed	1 735 007	4.5	1 485 682		1 060 773	5.9	891 152		2 795 780	5.0	2 376 834		31.9	28.4	
Managed care arrangements (in-hospital benefits)	2 946 925	7.7	2 410 257		501 747	2.8	100 063		3 448 672	6.1	2 510 320		39.3	30.0	
Provincial hospitals	114 170	0.3	127 997	-10.8	192 758	1.1	145 636	32.4	306 928	0.5	273 634	12.2	3.5	3.3	7.1
Ward fees	72 202	0.2	85 975		106 045	0.6	92 279		178 247	0.3	178 253		2.0	2.1	
Theatre fees	9 411	-	10 360		16 858	0.1	15 362		26 269	-	25 723		0.3	0.3	
Consumables	24 476	0.1	22 044		59 196	0.3	7 474		83 673	0.1	29 518		1.0	0.4	
Medicines dispensed	8 080	-	9 618		10 659	0.1	30 522		18 739	-	40 140		0.2	0.5	
Medicines	6 067 795	15.9	5 835 228	4.0	3 315 512	18.5	2 839 335	16.8	9 383 308	16.7	8 674 563	8.2	106.9	103.5	3.3
Medicines dispensed by pharmacists	5 405 820	14.1	5 032 607		2 957 357	16.5	2 458 436		8 363 178	14.9	7 491 044		95.3	89.4	
Medicines dispensed by practitioners	415 331	1.1	634 612		292 962	1.6	298 702		708 293	1.3	933 314		8.1	11.1	
Medicine dispensed by medical specialists	182 927	0.5	121 005		50 149	0.3	37 432		233 077	0.4	158 436		2.7	1.9	
Medicines dispensed by supplementary and allied health professionals	10 652	-	8 555		4 556	-	7 450		15 208	-	16 005		0.2	0.2	
Medicines dispensed by other health professionals	53 064	0.1	38 449		10 488	0.1	37 315		63 552	0.1	75 764		0.7	0.9	



	Registered schemes								Consolidated				pabpm		
	Open schemes				Restricted schemes				2007 R'000	% of total	2006 R'000	% change	2007 R	2006 R	% change
	2007 R'000	% of total	2006 R'000	% change	2007 R'000	% of total	2006 R'000	% change							
Ex-gratia payments	32 436	0.1	40 215	-19.3	16 790	0.1	10 172	65.1	49 226	0.1	50 387	-2.3	0.6	0.6	-6.7
Other benefits	1 008 440	2.6	787 196	28.1	567 753	3.2	427 234	32.9	1 576 193	2.8	1 214 429	29.8	18.0	14.5	23.9
Basic life support	10 684	-	840		3 716	-	4 605		14 399	-	5 445		0.2	0.1	
Intermediate life support	4 498	-	6 915		1 628	-	742		6 127	-	7 656		0.1	0.1	
Advanced life support	92 689	0.2	73 255		15 839	0.1	11 620		108 528	0.2	84 875		1.2	1.0	
Blood courier services	397	-	1 935		176	-	528		573	-	2 463		-	-	
Blood transfusion services	249 024	0.7	222 854		103 012	0.6	77 380		352 036	0.6	300 233		4.0	3.6	
Home oxygen	35 298	0.1	24 858		11 895	0.1	12 930		47 194	0.1	37 788		0.5	0.5	
Appliances	49 439	0.1	55 643		29 183	0.2	32 130		78 622	0.1	87 772		0.9	1.0	
Prosthesis	141 624	0.4	102 913		139 210	0.8	78 809		280 834	0.5	181 721		3.2	2.2	
Clinical services other	25 590	0.1	24 048		18 322	0.1	16 793		43 912	0.1	40 841		0.5	0.5	
Community health services	118 941	0.3	5		4	-	11		118 944	0.2	16		1.4	-	
Drug and alcohol rehabilitation	25 481	0.1	23 717		15 515	0.1	10 793		40 996	0.1	34 509		0.5	0.4	
Group practice	106 627	0.3	57 882		42 898	0.2	25 806		149 525	0.3	83 688		1.7	1.0	
Hospice	4 356	-	4 519		2 936	-	3 317		7 292	-	7 836		0.1	0.1	
Mental health institutions	67 614	0.2	60 068		40 345	0.2	36 725		107 959	0.2	96 794		1.2	1.2	
Sub-acute / step-down facilities	48 894	0.1	41 340		26 544	0.1	20 468		75 438	0.1	61 808		0.9	0.7	
Other	27 283	0.1	86 404		116 531	0.6	117 041		143 814	0.3	203 445		1.6	2.4	
Total managed care (out-of-hospital benefits)	1 158 952	3.0	1 126 761	2.9	478 509	2.7	216 256	121.3	1 637 461	2.9	1 343 017	21.9	18.7	16.0	16.4
Total benefits	38 216 815	1.0	36 343 145	5.2	17 957 386	100	14 927 142	20.3	56 174 200	100	51 270 288	9.6	640.0	612.0	4.6

Notes

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	Registered schemes								Consolidated				pabpm		
	Open schemes				Restricted schemes				2007 R'000	% of total	2006 R'000	% change	2007 R	2006 R	% change
	2007 R'000	% of total	2006 R'000	% change	2007 R'000	% of total	2006 R'000	% change							
General practitioners	2 085 083	6.2	1 926 978	8.2	1 388 573	8.3	1 466 209	-5.3	3 473 657	6.9	3 393 188	2.4	39.6	40.5	-2.3
Medical specialists	7 613 056	22.8	7 099 177	7.2	3 403 526	20.2	2 797 258	21.7	11 016 582	21.9	9 896 434	11.3	125.5	118.1	6.3
Dermatologists	41 220	0.1	38 512		22 776	0.1	18 730		63 996	0.1	57 242		0.7	0.7	
Gynaecologists	469 852	1.4	458 155		220 513	1.3	167 080		690 365	1.4	625 234		7.9	7.5	
Pulmonologists	44 285	0.1	40 115		17 996	0.1	14 500		62 281	0.1	54 615		0.7	0.7	
Physicians	413 607	1.2	363 986		196 138	1.2	161 394		609 745	1.2	525 380		6.9	6.3	
Gastroenterologists	38 751	0.1	38 022		15 886	0.1	12 708		54 637	0.1	50 730		0.6	0.6	
Neurologists	66 693	0.2	59 177		30 252	0.2	25 155		96 946	0.2	84 332		1.1	1.0	
Cardiologists	210 404	0.6	198 257		85 998	0.5	70 954		296 402	0.6	269 211		3.4	3.2	
Psychiatrists	130 659	0.4	115 061		77 991	0.5	65 535		208 650	0.4	180 596		2.4	2.2	
Medical oncologists	63 917	0.2	59 313		14 640	0.1	14 166		78 557	0.2	73 479		0.9	0.9	
Neurosurgeons	144 571	0.4	138 375		59 405	0.4	51 551		203 976	0.4	189 926		2.3	2.3	
Nuclear medicine	39 890	0.1	36 733		17 684	0.1	14 617		57 574	0.1	51 350		0.7	0.6	
Ophthalmologists	315 602	0.9	293 534		148 148	0.9	122 392		463 750	0.9	415 926		5.3	5.0	
Clinical haematology	9 031	-	8 747		2 651	-	2 144		11 681	-	10 891		0.1	0.1	
Orthopaedic surgeons	421 888	1.3	400 909		163 203	1.0	137 914		585 090	1.2	538 824		6.7	6.4	
Otorhinolaryngologists	139 218	0.4	145 615		59 832	0.4	48 150		199 050	0.4	193 765		2.3	2.3	
Rheumatology	5 440	-	6 137		2 128	-	1 631		7 569	-	7 768		0.1	0.1	
Paediatricians	261 642	0.8	237 046		118 818	0.7	87 577		380 460	0.8	324 622		4.3	3.9	
Paediatric cardiologists	12 062	-	10 473		3 936	-	2 897		15 997	-	13 370		0.2	0.2	
Physical medicine	30	-	22		12	-	111		42	-	132		-	-	
Plastic and reconstructive surgeons	36 814	0.1	37 544		14 341	0.1	12 967		51 155	0.1	50 511		0.6	0.6	
Radiotherapists	364 033	1.1	316 693		123 267	0.7	100 234		487 300	1.0	416 927		5.6	5.0	
Surgeons	370 416	1.1	351 472		150 699	0.9	122 487		521 115	1.0	473 959		5.9	5.7	
Thoracic surgeons	89 387	0.3	91 293		33 766	0.2	27 246		123 153	0.2	118 539		1.4	1.4	
Urologists	152 696	0.5	138 953		63 001	0.4	50 150		215 697	0.4	189 103		2.5	2.3	
Clinical support specialists															
Anaesthetists	743 247	2.2	705 329		276 443	1.6	240 309		1 019 689	2.0	945 638		11.6	11.3	
Radiologists	1 442 407	4.3	1 325 025		694 944	4.1	579 207		2 137 351	4.3	1 904 232		24.4	22.7	
Pathologists	1 364 622	4.1	1 166 152		781 193	4.6	618 483		2 145 815	4.3	1 784 635		24.4	21.3	
Other	220 673	0.7	318 529		7 865	-	26 968		228 539	0.5	345 497		2.6	4.1	
Dentists	553 447	1.7	628 992	-12.0	598 374	3.6	494 597	21.0	1 151 821	2.3	1 123 589	2.5	13.1	13.4	-2.1
Dental specialists	298 588	0.9	179 839	66.0	151 849	0.9	135 198	12.3	450 437	0.9	315 037	43.0	5.1	3.8	36.5
Dental therapists	21 551	0.1	24 969		34 394	0.2	25 831		55 945	0.1	50 801		0.6	0.6	
Dental technicians	35 139	0.1	8 118		1 525	-	1 382		36 664	0.1	9 500		0.4	0.1	
Maxilla, facial and oral surgeons	49 036	0.1	51 004		33 840	0.2	32 942		82 876	0.2	83 946		0.9	1.0	
Oral pathologists	53	-	59		1 037	-	34		1 091	-	93		-	-	
Orthodontists	75 954	0.2	78 453		71 613	0.4	67 126		147 568	0.3	145 580		1.7	1.7	
Periodontists	107 947	0.3	9 462		5 165	-	4 285		113 112	0.2	13 747		1.3	0.2	
Prosthodontists	8 907	-	7 773		4 275	-	3 596		13 183	-	11 370		0.2	0.1	

	Registered schemes								Consolidated				pabpm		
	Open schemes				Restricted schemes				2007 R'000	% of total	2006 R'000	% change	2007 R	2006 R	% change
	2007 R'000	% of total	2006 R'000	% change	2007 R'000	% of total	2006 R'000	% change							
Supplementary and allied health professionals	2 279 077	6.8	2 378 712	-4.2	1 130 421	6.7	973 547	16.1	3 409 497	6.8	3 352 259	1.7	38.8	40.0	-2.9
Art therapy	112	-	668		19	-	8		131	-	676		-	-	
Audiologists	41 594	0.1	38 419		34 346	0.2	29 321		75 940	0.2	67 740		0.9	0.8	
Biokinetics	20 894	0.1	13 501		15 064	0.1	3 598		35 958	0.1	17 099		0.4	0.2	
Clinical technologists	324 673	1.0	299 685		127 689	0.8	104 001		452 362	0.9	403 686		5.2	4.8	
Dieticians	15 364	-	14 074		7 409	-	5 269		22 773	-	19 343		0.3	0.2	
Hearing aid acousticians	15 719	-	14 664		17 003	0.1	16 177		32 722	0.1	30 841		0.4	0.4	
Medical scientists	266	-	246		86	-	1 491		351	-	1 738		-	-	
Occupational therapy	31 513	0.1	28 753		16 350	0.1	13 374		47 863	0.1	42 127		0.5	0.5	
Optometrists	559 465	1.7	830 629		450 477	2.7	350 973		1 009 941	2.0	1 181 602		11.5	14.1	
Orthoptists	874	-	1 483		3 635	-	1 987		4 509	-	3 469		0.1	-	
Pharmacists	540 444	1.6	291 509		102 045	0.6	127 109		642 490	1.3	418 618		7.3	5.0	
Physiotherapists	386 456	1.2	394 281		189 794	1.1	156 071		576 250	1.1	550 353		6.6	6.6	
Podiatrists	9 798	-	8 952		4 294	-	3 579		14 092	-	12 531		0.2	0.1	
Psychologists	180 700	0.5	191 450		102 080	0.6	88 498		282 780	0.6	279 947		3.2	3.3	
Radiographers	21 347	0.1	18 885		8 889	0.1	11 129		30 237	0.1	30 013		0.3	0.4	
Private nurses	18 352	0.1	22 708		18 008	0.1	15 411		36 361	0.1	38 118		0.4	0.5	
Social workers	7 517	-	6 735		3 104	-	2 330		10 621	-	9 064		0.1	0.1	
Speech therapists	12 768	-	11 590		5 405	-	4 219		18 173	-	15 810		0.2	0.2	
Complementary medicines															
Chiropractors and osteopaths	18 957	0.1	16 673		7 560	-	5 802		26 517	0.1	22 475		0.3	0.3	
Homeopaths	8 289	-	8 184		3 437	-	2 427		11 726	-	10 611		0.1	0.1	
Naturopaths and physiotherapists	19	-	41		(719)	-	23		(700)	-	64		-	-	
Therapeutic massage, aromatherapy and reflexology	4	-	-		(296)	-	41		(292)	-	41		-	-	
Ayurvedic practitioners	3	-	1		173	-	-		175	-	1		-	-	
Acupuncture and Chinese medicine	12	-	4		10	-	1		21	-	5		-	-	
Other	63 937	0.2	165 577		14 560	0.1	30 709		78 497	0.2	196 286		0.9	2.3	
Total hospitals	13 951 354	41.7	12 999 233	7.3	6 193 169	36.8	4 882 661	26.8	20 144 524	40.1	17 881 894	12.7	229.5	213.4	7.5
Private hospitals	13 840 595	41.4	12 878 967	7.5	6 000 978	35.7	4 738 411	26.6	19 841 573	39.5	17 617 378	12.6	226.1	210.3	7.5
Ward fees	5 286 793	15.8	5 169 054		2 532 239	15.1	2 366 975		7 819 032	15.6	7 536 029		89.1	89.9	
Theatre fees	2 791 756	8.3	2 531 021		1 047 976	6.2	880 971		3 839 732	7.6	3 411 991		43.7	40.7	
Consumables	916 868	2.7	1 072 452		467 261	2.8	404 641		1 384 130	2.8	1 477 093		15.8	17.6	
Medicines dispensed	1 730 388	5.2	1 480 521		1 058 190	6.3	888 609		2 788 577	5.5	2 369 130		31.8	28.3	
Managed care arrangements (in-hospital benefits)	2 928 209	8.8	2 394 755		501 023	3.0	99 496		3 429 232	6.8	2 494 252		39.1	29.8	
Provincial hospitals	110 759	0.3	120 266	-7.9	192 192	1.1	144 251	33.2	302 951	0.6	264 516	14.5	3.5	3.2	
Ward fees	71 055	0.2	80 430		105 752	0.6	91 285		176 807	0.4	171 715		2.0	2.0	
Theatre fees	9 389	-	10 308		16 857	0.1	15 361		26 246	0.1	25 669		0.3	0.3	
Consumables	22 719	0.1	20 633		59 002	0.4	7 339		81 721	0.2	27 972		0.9	0.3	
Medicines dispensed	7 595	-	8 894		10 581	0.1	30 265		18 176	-	39 160		0.2	0.5	
Medicines	4 510 540	13.5	4 362 406	3.4	2 903 581	17.3	2 471 349	17.5	7 414 122	14.7	6 833 755	8.5	84.5	81.6	3.6
Medicines dispensed by pharmacists	3 916 669	11.7	3 693 324		2 582 294	15.3	2 124 427		6 498 963	12.9	5 817 751		74.0	69.4	
Medicines dispensed by practitioners	354 807	1.1	507 094		258 277	1.5	266 785		613 084	1.2	773 879		7.0	9.2	
Medicine dispensed by medical specialists	178 540	0.5	118 709		49 142	0.3	36 982		227 682	0.5	155 692		2.6	1.9	
Medicines dispensed by supplementary and allied health professionals	7 763	-	5 302		3 499	-	6 792		11 262	-	12 094		0.1	0.1	
Medicines dispensed by other health professionals	52 762	0.2	37 976		10 369	0.1	36 363		63 131	0.1	74 340		0.7	0.9	

	Registered schemes								Consolidated				pabpm		
	Open schemes				Restricted schemes				2007 R'000	% of total	2006 R'000	% change	2007 R	2006 R	% change
	2007 R'000	% of total	2006 R'000	% change	2007 R'000	% of total	2006 R'000	% change							
Ex-gratia payments	32 436	0.1	40 201	-19.3	16 766	0.1	9 934	68.8	49 202	0.1	50 135	-1.9	0.6	0.6	-6.3
Other benefits	977 146	2.9	759 955	28.6	558 318	3.3	420 505	32.8	1 535 464	3.1	1 180 460	30.1	17.5	14.1	24.2
Basic life support	10 682	-	831	-	3 640	-	4 543	-	14 322	-	5 374	-	0.2	0.1	-
Intermediate life support	4 495	-	6 915	-	1 617	-	735	-	6 112	-	7 649	-	0.1	0.1	-
Advanced life support	92 663	0.3	73 235	-	15 614	0.1	11 453	-	108 276	0.2	84 688	-	1.2	1.0	-
Blood courier services	394	-	1 919	-	176	-	528	-	569	-	2 447	-	-	-	-
Blood transfusion services	248 811	0.7	222 647	-	102 971	0.6	77 258	-	351 782	0.7	299 905	-	4.0	3.6	-
Home oxygen	33 182	0.1	22 838	-	11 589	0.1	12 514	-	44 771	0.1	35 352	-	0.5	0.4	-
Appliances	46 049	0.1	52 603	-	28 473	0.2	30 765	-	74 522	0.1	83 368	-	0.8	1.0	-
Prosthesis	140 399	0.4	101 585	-	138 461	0.8	77 831	-	278 859	0.6	179 417	-	3.2	2.1	-
Clinical services other	23 907	0.1	22 256	-	18 084	0.1	16 286	-	41 991	0.1	38 542	-	0.5	0.5	-
Community health services	118 927	0.4	4	-	2	-	11	-	118 929	0.2	15	-	1.4	-	-
Drug and alcohol rehabilitation	25 432	0.1	23 611	-	15 506	0.1	10 729	-	40 938	0.1	34 341	-	0.5	0.4	-
Group practice	96 674	0.3	49 553	-	41 146	0.2	23 790	-	137 820	0.3	73 343	-	1.6	0.9	-
Hospice	4 135	-	4 215	-	2 888	-	3 223	-	7 023	-	7 438	-	0.1	0.1	-
Mental health institutions	67 539	0.2	60 006	-	40 308	0.2	36 669	-	107 847	0.2	96 675	-	1.2	1.2	-
Sub-acute / step-down facilities	48 850	0.1	41 258	-	26 519	0.2	20 408	-	75 369	0.1	61 665	-	0.9	0.7	-
Other	15 009	-	76 479	-	111 325	0.7	116 225	-	126 334	0.3	192 704	-	1.4	2.3	-
Total managed care (out-of-hospital benefits)	1 158 792	3.5	1 126 335	2.9	478 458	2.8	216 622	120.9	1 637 249	3.3	1 342 957	21.9	18.7	16.0	16.4
Total benefits	33 459 519	100.0	31 501 828	6.2	16 823 037	100	13 867 881	21.3	50 282 555	100.0	45 369 709	10.8	572.9	541.5	5.8

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	Registered schemes								Consolidated				pabpm		
	Open schemes				Restricted schemes				2007 R'000	% of total	2006 R'000	% change	2007 R	2006 R	% change
	2007 R'000	% of total	2006 R'000	% change	2007 R'000	% of total	2006 R'000	% change							
General practitioners	621 280	13.1	785 869	-20.9	234 011	20.6	214 279	9.2	855 291	14.5	1 000 148	-14.5	9.7	11.9	-18.4
Medical specialists	999 112	21.0	925 761	7.9	165 687	14.6	150 797	9.9	1 164 798	19.8	1 076 558	8.2	13.3	12.8	3.3
Dermatologists	31 683	0.7	27 146		6 480	0.6	6 007		38 163	0.6	33 153		0.4	0.4	
Gynaecologists	119 930	2.5	109 784		23 439	2.1	20 611		143 369	2.4	130 394		1.6	1.6	
Pulmonologists	7 351	0.2	5 821		999	0.1	952		8 350	0.1	6 773		0.1	0.1	
Physicians	42 886	0.9	38 051		9 812	0.9	9 627		52 698	0.9	47 678		0.6	0.6	
Gastroenterologists	4 556	0.1	4 654		978	0.1	944		5 534	0.1	5 598		0.1	0.1	
Neurologists	11 144	0.2	10 257		2 279	0.2	2 049		13 423	0.2	12 306		0.2	0.1	
Cardiologists	32 814	0.7	26 344		5 444	0.5	4 765		38 258	0.6	31 109		0.4	0.4	
Psychiatrists	21 878	0.5	19 129		2 991	0.3	3 084		24 869	0.4	22 212		0.3	0.3	
Medical oncologists	822	-	1 017		178	-	218		1 000	-	1 236		-	-	
Neurosurgeons	5 517	0.1	5 514		1 748	0.2	1 809		7 265	0.1	7 323		0.1	0.1	
Nuclear medicine	5 306	0.1	5 512		442	-	392		5 748	0.1	5 904		0.1	0.1	
Ophthalmologists	44 356	0.9	37 562		9 495	0.8	9 330		53 851	0.9	46 892		0.6	0.6	
Clinical haematology	490	-	501		106	-	108		596	-	609		-	-	
Orthopaedic surgeons	25 272	0.5	24 447		7 293	0.6	6 915		32 564	0.6	31 363		0.4	0.4	
Otorhinolaryngologists	22 178	0.5	21 306		4 857	0.4	4 721		27 035	0.5	26 027		0.3	0.3	
Rheumatology	1 592	-	1 455		355	-	358		1 947	-	1 814		-	-	
Paediatricians	56 099	1.2	52 596		11 817	1.0	11 110		67 916	1.2	63 706		0.8	0.8	
Paediatric cardiologists	2 537	0.1	2 034		261	-	221		2 798	-	2 255		-	-	
Physical medicine	4	-	8		4	-	2		8	-	10		-	-	
Plastic and reconstructive surgeons	4 018	0.1	4 335		1 137	0.1	1 114		5 155	0.1	5 449		0.1	0.1	
Radiotherapists	2 300	-	2 743		453	-	640		2 753	-	3 384		-	-	
Surgeons	21 416	0.5	21 349		5 816	0.5	5 374		27 232	0.5	26 722		0.3	0.3	
Thoracic surgeons	889	-	982		377	-	333		1 267	-	1 315		-	-	
Urologists	17 357	0.4	15 720		4 091	0.4	3 714		21 448	0.4	19 433		0.2	0.2	
Clinical support specialists															
Anaesthetists	16 704	0.4	17 571		5 026	0.4	4 690		21 730	0.4	22 262		0.2	0.3	
Radiologists	192 084	4.0	176 606		20 799	1.8	19 428		212 883	3.6	196 034		2.4	2.3	
Pathologists	305 399	6.4	273 984		38 957	3.4	30 058		344 357	5.8	304 042		3.9	3.6	
Other	2 530	0.1	19 332		53	-	2 222		2 582	-	21 554		-	0.3	
Dentists	537 347	11.3	526 531	2.1	83 456	7.4	87 455	-4.6	620 802	10.5	613 986	1.1	7.1	7.3	-3.5
Dental specialists	108 124	2.3	101 866	6.1	16 946	1.5	16 799	0.9	125 070	2.1	118 665	5.4	1.4	1.4	0.6
Dental therapists	5 476	0.1	4 948		1 841	0.2	1 054		7 317	0.1	6 002		0.1	0.1	
Dental technicians	697	-	841		-	-	1		697	-	842		-	-	
Maxilla, facial and oral surgeons	24 652	0.5	22 469		3 105	0.3	2 956		27 757	0.5	25 425		0.3	0.3	
Oral pathologists	17	-	19		2	-	1		19	-	20		-	-	
Orthodontists	63 920	1.3	61 349		9 822	0.9	10 554		73 743	1.3	71 903		0.8	0.9	
Periodontists	8 164	0.2	7 777		1 268	0.1	1 330		9 431	0.2	9 107		0.1	0.1	
Prosthodontists	5 198	0.1	4 464		908	0.1	903		6 105	0.1	5 366		0.1	0.1	

	Registered schemes								Consolidated				pabpm		
	Open schemes				Restricted schemes				2007 R'000	% of total	2006 R'000	% change	2007 R	2006 R	% change
	2007 R'000	% of total	2006 R'000	% change	2007 R'000	% of total	2006 R'000	% change							
Supplementary and allied health professionals	829 295	17.4	922 909	-10.1	202 697	17.9	195 636	3.6	1 031 992	17.5	1 118 545	-7.7	11.8	13.4	-11.9
Art therapy	74	-	69	-	13	-	2	-	87	-	71	-	-	-	-
Audiologists	18 479	0.4	17 128	0.3	3 078	0.3	2 558	0.4	21 557	0.4	19 687	0.2	0.2	0.2	-
Biokinetics	7 501	0.2	5 553	0.1	529	-	303	0.1	8 030	0.1	5 856	0.1	0.1	0.1	-
Clinical technologists	3 741	0.1	3 507	0.1	1 080	0.1	989	0.1	4 821	0.1	4 496	0.1	0.1	0.1	-
Dieticians	6 537	0.1	6 492	0.2	1 854	0.2	1 681	0.1	8 391	0.1	8 173	0.1	0.1	0.1	-
Hearing aid acousticians	4 776	0.1	4 728	0.1	976	0.1	861	0.1	5 752	0.1	5 588	0.1	0.1	0.1	-
Medical scientists	57	-	137	-	4	-	12	-	60	-	149	-	-	-	-
Occupational therapy	12 983	0.3	13 058	0.2	2 460	0.2	2 561	0.3	15 443	0.3	15 619	0.2	0.2	0.2	-
Optometrists	550 865	11.6	551 073	13.0	147 703	13.0	125 639	11.9	698 568	11.9	676 712	8.0	8.1	8.1	-
Orthoptists	411	-	483	-	61	-	13	-	472	-	496	-	-	-	-
Pharmacists	13 193	0.3	12 947	0.3	3 119	0.3	12 346	0.3	16 312	0.3	25 293	0.2	0.3	0.3	-
Physiotherapists	85 522	1.8	83 209	1.8	20 945	1.8	20 608	1.8	106 468	1.8	103 817	1.2	1.2	1.2	-
Podiatrists	8 419	0.2	7 802	0.2	2 198	0.2	2 085	0.2	10 616	0.2	9 887	0.1	0.1	0.1	-
Psychologists	70 541	1.5	73 554	0.9	10 078	0.9	9 804	1.4	80 619	1.4	83 358	0.9	1.0	1.0	-
Radiographers	414	-	312	-	96	-	50	-	510	-	362	-	-	-	-
Private nurses	8 424	0.2	6 048	0.1	1 416	0.1	1 013	0.2	9 840	0.2	7 061	0.1	0.1	0.1	-
Social workers	3 404	0.1	3 167	-	397	-	324	0.1	3 801	0.1	3 490	-	-	-	-
Speech therapists	1 312	-	1 705	-	363	-	521	-	1 676	-	2 226	-	-	-	-
Complementary medicines	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chiropractors and osteopaths	19 307	0.4	18 396	0.3	3 931	0.3	3 693	0.4	23 238	0.4	22 089	0.3	0.3	0.3	-
Homeopaths	8 412	0.2	8 304	0.2	1 735	0.2	1 589	0.2	10 147	0.2	9 893	0.1	0.1	0.1	-
Naturopaths and physiotherapists	45	-	63	-	23	-	17	-	67	-	80	-	-	-	-
Therapeutic massage, aromatherapy and reflexology	2	-	-	-	4	-	2	-	6	-	2	-	-	-	-
Ayurvedic practitioners	6	-	5	-	8	-	-	-	14	-	5	-	-	-	-
Acupuncture and Chinese medicine	17	-	9	-	5	-	5	-	22	-	14	-	-	-	-
Other	4 853	0.1	105 161	0.1	621	0.1	8 961	0.1	5 474	0.1	114 122	0.1	1.4	1.4	-
Total hospitals	73 429	1.5	77 878	-5.7	10 112	0.9	19 710	-48.7	83 541	1.4	97 588	-14.4	1.0	1.2	-18.3
Private hospitals	70 018	1.5	70 146	-0.2	9 546	0.8	18 325	-47.9	79 564	1.4	88 470	-10.1	0.9	1.1	-14.2
Ward fees	16 715	0.4	18 410	0.3	3 210	0.3	11 510	0.3	19 925	0.3	29 920	0.2	0.4	0.4	-
Theatre fees	6 938	0.1	6 839	-	503	-	661	0.1	7 441	0.1	7 499	0.1	0.1	0.1	-
Consumables	13 106	0.3	11 045	0.2	2 081	0.2	1 101	0.3	15 187	0.3	12 146	0.2	0.1	0.1	-
Medicines dispensed	4 620	0.1	5 161	0.2	2 583	0.2	2 543	0.1	7 203	0.1	7 704	0.1	0.1	0.1	-
Managed care arrangements (in-hospital benefits)	18 716	0.4	15 502	0.1	724	0.1	567	0.3	19 440	0.3	16 069	0.2	0.2	0.2	-
Provincial hospitals	3 411	0.1	7 732	-55.9	566	-	1 385	-59.1	3 977	0.1	9 117	-56.4	-	0.1	-58.4
Ward fees	1 147	-	5 545	-	293	-	993	-	1 440	-	6 538	-	0.1	0.1	-
Theatre fees	22	-	52	-	1	-	1	-	23	-	53	-	-	-	-
Consumables	1 757	-	1 411	-	194	-	134	-	1 951	-	1 546	-	-	-	-
Medicines dispensed	485	-	724	-	78	-	256	-	563	-	980	-	-	-	-
Medicines	1 557 255	32.7	1 472 822	5.7	411 931	36.3	367 986	11.9	1 969 186	33.4	1 840 808	7.0	22.4	22.0	2.1
Medicines dispensed by pharmacists	1 489 152	31.3	1 339 284	33.1	375 063	33.1	334 009	31.6	1 864 215	31.6	1 673 293	21.2	20.0	20.0	-
Medicines dispensed by practitioners	60 525	1.3	127 518	3.1	34 685	3.1	31 918	1.6	95 210	1.6	159 436	1.1	1.9	1.9	-
Medicine dispensed by medical specialists	4 388	0.1	2 295	0.1	1 007	0.1	449	0.1	5 395	0.1	2 745	0.1	-	-	-
Medicines dispensed by supplementary and allied health professionals	2 889	0.1	3 253	0.1	1 057	0.1	658	0.1	3 946	0.1	3 911	-	-	-	-
Medicines dispensed by other health professionals	302	-	472	-	119	-	952	-	421	-	1 424	-	-	-	-

	Registered schemes								Consolidated				pabpm		
	Open schemes				Restricted schemes				2007 R'000	% of total	2006 R'000	% change	2007 R	2006 R	% change
	2007 R'000	% of total	2006 R'000	% change	2007 R'000	% of total	2006 R'000	% change							
Ex-gratia payments	-	-	14	-100.0	24	-	238	-90.0	24	-	252	-90.5	-	-	-91.0
Other benefits	31 294	0.7	27 240	14.9	9 435	0.8	6 729	40.2	40 729	0.7	33 969	19.9	0.5	0.4	14.5
Basic life support	2	-	9	-	75	-	62	-	77	-	71	-	-	-	-
Intermediate life support	4	-	-	-	12	-	7	-	15	-	7	-	-	-	-
Advanced life support	27	-	20	-	225	-	168	-	252	-	188	-	-	-	-
Blood courier services	3	-	15	-	-	-	1	-	4	-	16	-	-	-	-
Blood transfusion services	213	-	207	-	40	-	121	-	254	-	328	-	-	-	-
Home oxygen	2 116	-	2 020	-	307	-	415	-	2 423	-	2 436	-	-	-	-
Appliances	3 389	0.1	3 040	-	711	0.1	1 365	-	4 100	0.1	4 405	-	-	0.1	-
Prosthesis	1 226	-	1 327	-	749	0.1	977	-	1 975	-	2 305	-	-	-	-
Clinical services other	1 682	-	1 792	-	238	-	508	-	1 921	-	2 300	-	-	-	-
Community health services	14	-	1	-	2	-	-	-	15	-	1	-	-	-	-
Drug and alcohol rehabilitation	50	-	105	-	9	-	63	-	58	-	169	-	-	-	-
Group practice	9 953	0.2	8 329	-	1 752	0.2	2 016	-	11 705	0.2	10 345	-	0.1	0.1	-
Hospice	221	-	304	-	49	-	94	-	270	-	398	-	-	-	-
Mental health institutions	75	-	63	-	37	-	56	-	112	-	119	-	-	-	-
Sub-acute / step-down facilities	44	-	82	-	25	-	60	-	69	-	142	-	-	-	-
Other	12 275	0.3	9 925	-	5 205	0.5	816	-	17 480	0.3	10 741	-	0.2	0.1	-
Total managed care (out-of-hospital benefits)	161	-	426	-62.3	51	-	(366)	-113.9	212	-	60	253.9	-	-	237.8
Total benefits	4 757 296	100.0	4 841 317	-1.7	1 134 349	100.0	1 059 262	7.1	5 891 645	100.0	5 900 579	-0.2	67.1	70.4	-4.7

Notes

- pabpm = per average beneficiary per month
- NC = Not Comparable
- Motohealth Care data is excluded due to data-related issues

Ref. no.	Name of medical scheme	Average members	Average beneficiaries	Average age	Pensioner ratio (65+ years)	No. of dependants per member	Gross contributions (Risk + PMSA)	Gross relevant healthcare expenditure (Gross + PMSA) (Note n)	Gross administration expenses (Risk + PMSA)	Managed care: management services	Broker fees (Note o)	Net impairment losses: trade and other receivables	Net healthcare result	Net surplus/ (deficit)
				Years	%		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Registered schemes: open														
1252	Bestmed Medical Scheme	33 784	87 316	33.3	7.1	1.5	792 617	(664 403)	(86 602)	(12 155)	(16 260)	274	952	36 381
1512	Bonitas Medical Fund	227 127	567 375	29.1	3.2	1.4	4 531 152	(3 996 058)	(386 028)	(146 463)	(98 384)	(1 171)	(100 857)	186 972
1034	Cape Medical Plan	6 642	14 917	33.4	8.8	1.3	95 773	(96 677)	(18 181)	-	4	(134)	(20 599)	5 230
1048	CIMAS Wellness Medical Aid Scheme	1 547	3 243	46.0	27.6	1.1	42 001	(46 650)	(5 203)	(1 359)	(272)	(74)	(11 839)	(313)
1552	Community Medical Aid Scheme (COMMED)	9 411	24 815	29.9	2.6	1.6	198 321	(174 247)	(57 569)	(5 027)	(1 734)	2 730	(37 525)	(18 766)
1491	Compicare Medical Scheme	10 904	26 050	34.3	8.0	1.4	265 429	(241 923)	(35 131)	(9 240)	(6 299)	(265)	(30 403)	(19 532)
1125	Discovery Health Medical Scheme	819 958	1 886 448	31.3	5.4	1.3	18 468 378	(14 694 134)	(2 056 842)	(457 930)	(438 077)	(33 932)	642 946	1 145 651
1202	Fedhealth Medical Scheme	76 957	177 968	33.2	6.2	1.3	1 636 258	(1 406 259)	(209 910)	(33 706)	(41 069)	1 169	(50 479)	28 402
1554	Genesis Medical Scheme	9 037	26 964	28.3	3.2	2.0	171 930	(130 375)	(17 099)	(2 105)	(3 299)	(213)	17 518	30 341
1561	Gen-Health Medical Scheme	11 211	26 329	33.6	3.8	1.4	192 627	(151 061)	(28 532)	(4 780)	(4 543)	54	8 171	23 399
1162	Global Health	22 553	52 446	37.3	12.3	1.3	567 593	(513 063)	(49 123)	(7 519)	(3 109)	(567)	(12 372)	11 007
1466	Good Hope Medical Aid Society	3 892	10 991	29.3	1.2	1.8	37 601	(34 884)	(3 632)	(338)	(784)	(30)	(2 066)	2 717
1537	Hosmed Medical Aid Scheme	35 820	124 034	27.6	1.5	2.4	780 675	(664 391)	(92 943)	(8 015)	(18 226)	(1 832)	(4 731)	5 668
1556	Humanity Medical Scheme	10 220	28 755	33.1	9.7	1.8	237 261	(239 407)	(37 573)	(7 802)	(5 313)	(336)	(52 998)	(38 790)
1577	Ingwe Health Plan	17 359	29 618	28.1	1.8	0.8	166 995	(139 112)	(17 908)	(13 077)	(4 786)	(560)	(8 448)	(4 373)
1576	Liberty Medical Scheme	45 238	98 061	34.5	8.0	1.2	910 186	(752 638)	(100 798)	(24 261)	(19 114)	(1 169)	(7 919)	18 641
1536	Lifemed Medical Scheme	2 891	7 394	37.2	8.0	1.5	91 774	(83 051)	(11 122)	(2 752)	(1 750)	81	(7 458)	(4 652)
1549	Medicover	55 276	145 569	27.4	3.0	1.6	981 523	(998 106)	(72 477)	(13 392)	(26 203)	(2 625)	(215 286)	(155 090)
1149	Medihelp	96 230	183 711	44.1	24.5	0.9	2 771 671	(2 396 010)	(218 055)	(41 616)	(19 284)	(2 473)	98 301	178 201
1506	Medimed Medical Scheme	4 744	12 623	28.7	3.1	1.7	83 509	(65 826)	(7 182)	(306)	-	(619)	8 794	14 521
1140	Medshield Medical Scheme	72 865	182 240	27.9	1.7	1.5	1 207 873	(1 020 867)	(169 853)	(33 630)	(60 985)	(8 824)	(86 300)	14 704
1021	Meridian Health	1 798	4 108	36.3	12.7	1.3	42 817	(47 320)	(4 203)	(2 057)	(697)	150	(15 139)	(7 032)
1167	Momentum Health	70 341	157 671	32.8	7.2	1.2	1 315 033	(1 171 730)	(123 853)	(66 913)	(49 441)	(2 546)	(75 965)	(42 592)
1087	Munimed	37 905	94 440	35.7	9.7	1.5	1 065 701	(936 982)	(80 920)	(20 398)	(36 303)	(2 748)	(16 825)	12 127
1166	National Independent Medical Aid Society (NIMAS)	16 656	38 074	34.8	9.3	1.3	328 677	(301 572)	(25 781)	(7 193)	(3 835)	(557)	(12 604)	1 903
1560	Openplan Medical Scheme	14 284	29 621	41.9	18.5	1.1	308 369	(294 223)	(30 575)	(6 444)	(5 453)	(362)	(28 409)	(7 178)
1215	Oxygen Medical Scheme	84 762	199 957	33.6	9.8	1.3	1 584 964	(1 401 985)	(176 624)	(31 756)	(50 338)	(2 462)	(72 637)	(25 580)
1587	Pathfinder Medical Scheme	2 022	3 070	34.9	9.8	0.5	22 654	(17 263)	(4 807)	-	(415)	114	962	1 086
1546	Pharos Medical Plan	8 227	19 717	33.9	7.9	1.4	197 839	(156 335)	(25 427)	(3 931)	(4 681)	14	8 793	11 675
1454	Pro Sano Medical Scheme	32 997	81 558	36.2	10.1	1.4	721 675	(684 452)	(77 072)	(12 302)	(6 157)	379	(59 835)	(13 409)
1196	Protea Medical Aid Society	3 193	4 275	43.1	24.8	0.4	36 150	(34 401)	(4 891)	(1 156)	(172)	(344)	(4 814)	(2 356)
1170	Pure Health Medical Scheme	7 184	17 238	37.1	12.1	1.4	203 711	(189 508)	(24 445)	(4 058)	(3 137)	(19)	(20 108)	(16 525)
1586	Renaissance Health Medical Scheme	12 305	27 905	30.6	4.1	1.2	192 666	(199 100)	(26 452)	(5 904)	(5 187)	(424)	(44 400)	(43 761)
1575	Resolution Health Medical Scheme	40 214	96 332	28.2	1.3	1.4	594 626	(440 827)	(106 249)	(28 429)	(17 664)	(1 095)	(7 584)	5 395
1446	Selfmed Medical Scheme	13 063	29 395	38.8	14.6	1.2	264 588	(255 349)	(32 795)	(6 242)	(2 764)	(211)	(32 774)	(12 613)
1486	Sizwe Medical Fund	59 527	153 582	30.9	5.3	1.6	1 243 501	(1 130 606)	(138 666)	(42 954)	(22 680)	976	(90 429)	(38 341)
1141	Spectramed	75 251	186 429	30.1	3.7	1.4	1 547 065	(1 360 288)	(191 222)	(38 534)	(37 499)	(7 664)	(86 779)	(53 659)
1464	Suremed Health	1 716	4 156	32.9	5.5	1.4	40 167	(30 558)	(4 812)	(769)	(1 574)	(577)	573	3 499
1147	Telemed	26 739	60 069	37.2	12.7	1.2	817 961	(776 271)	(60 970)	(16 268)	(3 093)	(6 315)	(46 853)	(34 528)
1592	Thebemed	5 286	17 475	25.5	0.2	2.3	73 086	(57 957)	(8 152)	(4 020)	(2 231)	(155)	571	1 050
1422	Topmed Medical Scheme	11 104	24 789	37.4	12.6	1.2	249 086	(234 187)	(28 589)	(7 582)	(5 888)	(50)	(25 661)	(10 963)
Sub-total: registered open schemes		2 098 240	4 966 729	31.9	6.3	1.4	45 081 485	(38 230 056)	(4 858 266)	(1 132 387)	(1 028 697)	(74 408)	(502 517)	1 188 519

Ref. no.	Name of medical scheme	Average members	Average beneficiaries	Average age	Pensioner ratio (65+ years)	No. of dependants per member	Gross contributions (Risk + PMSA)	Gross relevant healthcare expenditure (Gross + PMSA) (Note n)	Gross administration expenses (Risk + PMSA)	Managed care: management services	Broker fees (Note o)	Net impairment losses: trade and other receivables	Net healthcare result	Net surplus/ (deficit)
				Years	%		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Registered schemes: restricted														
1005	AECI Medical Aid Society	7 972	17 975	45.9	15.2	1.2	203 752	(197 385)	(14 105)	(5 725)	-	500	(12 963)	41 285
1567	Afrox Medical Aid Society	3 096	7 549	31.1	7.2	1.4	64 466	(58 912)	(5 145)	(915)	-	(90)	(504)	7 114
1456	Alliance Midmed Medical Scheme	1 842	4 811	26.8	2.6	1.6	47 314	(41 186)	(3 889)	(1 158)	-	9	(561)	3 377
1534	Altron Medical Aid Scheme	6 248	14 041	32.8	8.2	1.2	154 635	(135 984)	(15 593)	(1 798)	-	(89)	(2 518)	4 657
1012	Anglo Medical Scheme	12 397	30 074	36.8	15.4	1.4	355 927	(337 428)	(26 358)	(258)	-	43	(13 810)	197 375
1571	Anglovaal Group Medical Scheme	4 115	8 726	39.8	19.1	1.1	99 980	(88 632)	(8 732)	(2 563)	-	(70)	(1 971)	7 117
1279	Bankmed	96 909	192 942	29.8	5.8	1.0	2 022 240	(1 739 319)	(145 123)	(45 565)	-	(2 360)	45 683	185 387
1507	Barloworld Medical Scheme	6 213	13 505	38.6	19.2	1.2	183 855	(179 452)	(9 570)	(5 032)	-	180	(10 019)	(3 847)
1557	BHP Billiton SA Medical Scheme	3 794	8 436	42.3	22.2	1.2	75 479	(100 004)	(6 887)	(1 022)	-	194	(32 239)	(11 547)
1115	Biz Health Medical Scheme	876	1 430	59.2	48.9	0.6	30 359	(33 739)	(3 553)	(767)	-	(30)	(8 130)	(6 573)
1526	BMW Employees Medical Aid Society	2 421	6 759	27.7	1.2	1.8	60 375	(62 096)	(4 024)	(1 628)	-	31	(10 010)	(3 238)
1237	BPSA Medical Scheme	2 508	5 872	38.8	18.4	1.3	51 977	(59 033)	(3 286)	(847)	-	(13)	(11 202)	16 581
1590	Building & Construction Industry Medical Aid Fund	4 778	11 856	32.0	4.0	1.5	41 264	(35 338)	(5 463)	(511)	-	-	(48)	2 482
1593	Built Environment Professional Associations Medical Scheme (BEPMED)	1 789	4 226	32.7	4.9	1.3	40 914	(37 078)	(3 952)	(879)	(1 023)	9	(1 886)	(1 495)
1158	Cawmed Medical Scheme	342	450	76.7	88.9	0.3	5 554	(12 917)	(1 822)	-	-	-	(9 185)	(5 695)
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	20 924	36 184	30.2	5.4	0.7	414 874	(349 884)	(48 561)	(9 270)	-	(564)	577	18 585
1521	Clicks Group Medical Scheme	1 900	4 033	27.9	1.8	1.1	22 491	(16 787)	(2 738)	(399)	-	(557)	2 053	2 430
1570	CSIR Medical Scheme	2 167	4 380	-	-	-	30 075	(31 103)	(4 753)	(292)	-	81	(6 251)	(5 259)
1039	DCMed Medical Aid Fund	3 729	9 779	28.2	3.3	1.6	78 805	(68 683)	(4 860)	(3 901)	-	114	1 476	7 846
1068	De Beers Benefit Society	8 704	21 446	36.0	10.3	1.4	206 876	(203 431)	(15 777)	(679)	-	(47)	(13 059)	14 076
1484	Edcon Medical Aid Scheme	3 640	7 324	31.3	7.0	1.0	66 687	(57 668)	(9 074)	-	-	(166)	(876)	2 061
1513	Ellerines Holdings Medical Aid Society	-	-	-	-	-	-	-	-	-	-	-	-	-
1572	Engen Medical Benefit Fund	3 159	7 695	35.9	12.9	1.4	87 002	(82 421)	(4 167)	(1 844)	-	(16)	(2 944)	1 419
1585	Eythumed Medical Scheme	4 250	8 817	30.5	0.5	1.1	33 330	(32 121)	(5 665)	(671)	-	111	(5 016)	(1 562)
1271	Fishing Industry Medical Scheme (Fishmed)	1 105	2 771	24.2	0.2	1.5	3 939	(2 705)	(864)	(258)	-	(2)	109	584
1086	Food Workers Medical Benefit Fund	11 744	17 181	29.5	0.4	0.5	13 049	(7 447)	(2 857)	-	-	-	2 744	12 390
1578	Foschini Group Medical Aid Scheme	2 247	4 616	31.0	5.6	1.1	39 519	(37 012)	(2 650)	(1 261)	-	(18)	(1 421)	996
1270	Golden Arrow Employees Medical Benefit Fund	2 317	5 975	32.6	7.7	1.5	14 196	(21 116)	(2 448)	(1 324)	-	(4)	(10 696)	2 900
1598	Government Employees Medical Scheme (GEMS)	133 578	364 020	26.3	2.0	1.7	2 557 139	(2 239 550)	(124 448)	(46 617)	-	(11 549)	120 466	132 502
1523	Grintek Electronics Medical Aid Scheme	1 153	2 929	30.8	2.3	1.5	25 640	(23 217)	(2 765)	(390)	-	6	(502)	2 358
1487	Holcim South Africa Medical Scheme	1 340	3 084	38.7	16.9	1.3	40 255	(36 503)	(2 627)	(412)	-	(7)	101	2 777
1111	IBM (SA) Medical Aid Society	2 144	5 018	34.3	7.5	1.3	47 031	(39 470)	(5 578)	-	-	(7)	1 888	3 498
1591	Impala Medical Plan	5 941	13 437	30.2	0.2	1.2	33 053	(32 215)	(562)	-	-	-	276	1 040
1559	Imperial Group Medical Scheme	6 264	15 264	28.7	2.0	1.4	144 035	(127 413)	(11 358)	(2 305)	-	(596)	3 265	48 627
1145	LA-Health Medical Scheme	21 131	43 548	40.3	20.1	1.1	566 715	(481 641)	(58 176)	(2 193)	(7 805)	(456)	20 291	48 842
1197	Libcare Medical Scheme	4 755	11 069	29.9	5.3	1.3	113 295	(116 708)	(8 849)	(3 369)	-	72	(21 556)	(1 305)
1599	Lonmin Medical Scheme	20 344	20 539	37.6	-	-	83 497	(71 283)	(18 135)	-	-	(18)	(5 939)	(4 792)
1547	Malcor Medical Scheme	3 931	9 219	34.8	9.3	1.3	117 101	(104 300)	(9 479)	(2 172)	-	(37)	186	5 601
1042	Mascom Medical Scheme	775	1 243	62.4	58.9	0.6	21 225	(26 793)	(1 353)	-	-	-	(7 098)	(4 862)
1495	Massmart Health Plan	1 691	3 752	30.2	1.9	1.2	45 929	(36 692)	(2 810)	(1 074)	-	(27)	1 229	7 302
1588	MEDCOR	31 164	86 217	28.3	3.4	1.8	653 038	(618 399)	(48 084)	(12 527)	-	626	(25 346)	(2 630)
1548	Medipos Medical Scheme	9 892	22 060	35.7	13.9	1.2	218 039	(203 117)	(16 307)	(4 964)	-	(829)	(12 652)	148 270

Ref. no.	Name of medical scheme	Average members	Average beneficiaries	Average age	Pensioner ratio (65+ years)	No. of dependants per member	Gross contributions (Risk + PMSA)	Gross relevant healthcare expenditure (Gross + PMSA) (Note n)	Gross administration expenses (Risk + PMSA)	Managed care: management services	Broker fees (Note o)	Net impairment losses: trade and other receivables	Net healthcare result	Net surplus/ (deficit)
				Years	%		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
1568	Medisense Medical Scheme	7 398	16 951	30.6	1.7	1.3	124 461	(114 131)	(15 390)	(998)	-	-	(6 058)	4 285
1535	Metrocare	1 770	4 465	34.7	6.6	1.5	50 170	(49 677)	(2 599)	(1 069)	-	36	(3 139)	4 596
1105	Metropolitan Medical Scheme	4 855	12 201	27.6	4.0	1.5	100 641	(98 149)	(7 731)	(1 832)	-	(1)	(7 071)	4 400
1569	Minemed Medical Scheme	6 573	15 177	37.1	9.0	1.3	136 571	(136 776)	(10 818)	(1 143)	-	(833)	(12 999)	(6 700)
1566	Moremed Medical Scheme	1 303	2 517	25.8	2.2	0.9	8 600	(9 031)	(2 643)	(311)	-	271	(3 173)	(1 146)
1600	Motohealth Care Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-	-
1208	Mutual & Federal Medical Aid Fund	3 055	5 717	-	-	-	29 944	(30 005)	(2 985)	(467)	-	(968)	(3 474)	(1 250)
1154	Nampak SA Medical Scheme	5 147	13 073	34.2	8.4	1.5	137 258	(125 518)	(10 065)	(2 132)	-	12	157	14 057
1241	Naspers Medical Fund	6 663	13 317	30.4	4.7	1.0	134 928	(127 062)	(11 118)	(2 804)	-	43	(10 218)	3 898
1469	Nedgroup Medical Aid Scheme	22 232	45 326	32.2	8.1	1.0	385 585	(365 766)	(35 420)	(6 954)	-	(661)	(25 108)	28 116
1584	Netcare Medical Scheme	13 256	30 246	27.1	1.7	1.3	322 074	(259 267)	(21 330)	(7 331)	-	183	24 677	39 143
1214	Old Mutual Staff Medical Aid Scheme	14 618	32 047	30.8	6.7	1.2	252 613	(252 243)	(23 385)	(5 893)	-	(667)	(26 080)	(4 665)
1441	Parmed Medical Aid Scheme	2 089	5 451	52.3	20.3	1.6	103 667	(97 598)	(4 352)	(397)	-	1 562	2 882	9 387
1515	PG Bison Medical Aid Society	747	1 731	36.6	12.1	1.3	21 665	(16 711)	(1 728)	(385)	-	(19)	2 823	4 400
1186	PG Group Medical Scheme	1 139	2 401	35.4	14.4	1.1	33 314	(30 417)	(1 892)	(481)	-	93	(506)	5 132
1563	Pick n Pay Medical Scheme	6 557	13 874	29.4	3.2	1.1	129 906	(108 435)	(10 047)	(3 807)	-	(30)	2 973	12 166
1583	Platinum Health	27 115	46 116	31.6	2.4	0.7	230 150	(239 750)	(18 921)	(1 952)	-	211	(30 263)	15 740
1194	Profmed	23 790	62 015	35.7	8.9	1.6	526 133	(469 056)	(65 408)	(9 724)	(2 316)	245	(20 126)	41 531
1516	Quantum Medical Aid Society	7 218	15 270	30.4	6.4	1.1	105 956	(95 863)	(15 656)	-	-	(95)	(5 314)	9 257
1201	Rand Water Medical Scheme	2 804	6 885	32.0	7.1	1.5	74 190	(62 669)	(4 559)	(619)	-	36	6 379	13 486
1430	Remedi Medical Aid Scheme	13 676	32 070	29.8	4.4	1.3	341 131	(301 877)	(20 178)	(4 114)	-	(49)	4 474	18 000
1176	Retail Medical Scheme	4 809	9 862	32.6	8.4	1.0	89 184	(69 356)	(10 636)	-	-	1	8 654	13 794
1013	Rhodes University Medical Scheme	949	2 029	40.2	14.9	1.1	18 307	(14 991)	(1 742)	-	-	-	1 574	3 140
1209	SA Breweries Medical Aid Society	8 394	19 824	28.4	3.9	1.3	178 368	(146 760)	(13 523)	(4 399)	-	(89)	11 183	24 755
1424	SABC Medical Aid Scheme	4 239	9 398	33.6	10.0	1.2	119 409	(101 264)	(5 452)	(2 749)	-	(354)	2 819	9 313
1038	SAMWUMED	22 051	57 691	30.4	4.7	1.6	254 505	(242 467)	(20 748)	(3 496)	(2 676)	(527)	(15 409)	4 077
1527	Sappi Medical Aid Scheme	4 038	9 612	35.4	11.3	1.4	112 987	(105 830)	(6 263)	(1 883)	-	(16)	(2 515)	3 628
1234	Sasolmed	22 834	62 375	29.7	4.1	1.7	644 182	(601 903)	(32 570)	(15 435)	-	(496)	(6 221)	33 107
1531	Sedmed	875	2 080	43.2	23.2	1.4	15 707	(13 487)	(236)	-	-	-	1 984	3 040
1243	Siemens Medical Scheme	2 856	6 515	32.4	6.6	1.3	81 463	(68 924)	(4 493)	(2 169)	-	2	(2 190)	7 450
1580	South African Police Service Medical Scheme (POLMED)	152 053	438 687	25.6	2.4	1.9	3 341 498	(3 215 245)	(161 791)	(67 950)	-	(422)	(103 910)	48 069
1254	Stocksmed	835	1 834	32.5	5.8	1.2	21 655	(20 341)	(1 614)	(645)	-	(17)	(2 477)	283
1544	Tiger Brands Medical Scheme	5 472	12 718	39.0	16.2	1.3	134 737	(137 465)	(7 289)	(3 192)	-	(23)	(13 233)	(4 273)
1582	Transmed Medical Fund	77 002	157 969	43.6	22.0	1.0	1 234 950	(1 294 372)	(104 940)	(32 601)	-	(775)	(200 998)	(104 922)
1579	Tsogo Sun Group Medical Scheme	2 738	5 820	25.8	2.2	1.1	52 398	(43 006)	(7 156)	(595)	-	(168)	278	3 906
1434	Umed	8 464	20 609	39.0	10.9	1.4	224 534	(222 744)	(21 975)	(7 788)	-	(435)	(28 408)	(12 371)
1597	Umvuzo Health Medical Scheme	12 125	26 600	28.9	0.4	1.2	110 190	(93 320)	(12 492)	(3 209)	-	(132)	1 444	2 841
1520	University of KwaZulu-Natal Medical Scheme	3 427	7 348	37.7	13.1	1.1	71 936	(62 071)	(8 564)	(227)	-	203	(1 621)	10 647
1282	University of the Witwatersrand Staff Medical Aid Scheme	2 868	6 291	37.5	12.6	1.2	72 817	(73 409)	(4 626)	(1 926)	-	10	(7 134)	334
1291	Witbank Coalfields Medical Aid Scheme	6 655	17 145	30.1	5.4	1.6	186 535	(160 008)	(8 159)	(1 112)	-	(149)	8 800	29 415
1293	Wooltru Healthcare Fund	8 604	18 217	28.4	3.9	1.1	139 676	(128 963)	(14 832)	(3 852)	-	(7)	(7 978)	10 113
1253	Xstrata Medical Aid Scheme	6 131	17 553	23.0	0.3	1.9	103 940	(89 403)	(7 336)	(4 168)	-	104	3 137	7 409
Sub-total: registered restricted schemes		994 712	2 347 280	30.4	6.0	1.4	19 572 859	(18 081 514)	(1 415 110)	(374 396)	(13 820)	(19 498)	(489 443)	1 184 261
Total registered schemes		3 092 952	7 314 009	31.4	6.2	1.4	64 654 344	(56 311 569)	(6 273 377)	(1 506 783)	(1 042 517)	(93 906)	(991 959)	2 372 780



Notes

- a An encumbered asset was excluded in the calculation of the solvency ratio.
- b The scheme was registered in 2002, and a phase-in solvency ratio of 25.0% applies.
- c The scheme was registered in 2003, and a phase-in solvency ratio of 22.0% applies.
- d The scheme was registered in 2004, and a phase-in solvency ratio of 17.5% applies.
- e The scheme was registered in 2005, and a phase-in solvency ratio of 13.5% applies.
- f The scheme was registered in 2006, and a phase-in solvency ratio of 13.5% applies.
- g KwaZulu-Natal Medical Aid Scheme changed its name to Humanity Medical Scheme with effect from 1 November 2007.
- h Nedcor Medical Scheme changed its name to Nedgroup Medical Aid Scheme with effect from 1 January 2007.
- i Government Employees Medical Scheme (GEMS) was registered on 1 January 2005, but only started with operation with effect from 1 January 2006.
- j CSIR Medical Scheme amalgamated with Bestmed Medical Scheme with effect from 1 September 2007.
- k Mutual & Federal Medical Aid Fund amalgamated with Nedgroup Medical Aid Scheme with effect from 1 July 2007.
- l Motohealth Care Medical Scheme was registered with effect from 1 October 2007.
- m Ellerines Holdings Medical Aid Society was liquidated with effect from 1 July 2007.
- n Including managed care: healthcare benefits
- o Including broker service fees and other distribution costs paid to brokers
 - PMSA = Personal Medical Savings Account

- The scheme liquidated in 2007. No figures were submitted at the time of finalising the Annual Report.
 - The audited figures for Clicks Group Medical Scheme were not submitted at the time of finalising the Annual Report.
 - Ellerines Holdings Medical Aid Society was liquidated with effect from 1 July 2007.
- The following schemes amalgamated in 2007:
 - CSIR Medical Scheme amalgamated with Bestmed Medical Scheme with effect from 1 September 2007.
 - Mutual & Federal Medical Aid Fund amalgamated with Nedgroup Medical Aid Scheme with effect from 1 July 2007.
- The scheme was registered in 2007. The solvency ratio is not directly comparable to the rest of the industry.

Ref. no.	Name of medical scheme	Members	Dependants	Beneficiaries	Non-current assets	Current assets	Trade and other receivables		Cash and cash equivalents	Total assets	Members' funds	Accumulated funds	Non-current liabilities	Current liabilities	Trade and other payables		Savings liability	Outstanding claims provision		Net assets (members' funds per balance sheet)	Total assets: total liabilities	Current assets: current liabilities	Cash and cash equivalents: gross relevant healthcare expenditure incurred coverage	Net assets per Regulation 29	Solvency ratio
		As at 31 Dec 2007	As at 31 Dec 2007	As at 31 Dec 2007	R'000	R'000	R'000	Days out-standing	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	Days out-standing	R'000	R'000	Prior-year claims provision utilised %	R'000			Months	R'000
Registered schemes: open																									
1252	Bestmed Medical Scheme	35 450	54 451	89 901	248 744	381 775	13 209	6.1	368 565	630 518	459 931	390 570	1 149	169 438	36 058	25.0	113 380	20 000	100.5	459 931	3.7	2.3	6.7	388 853	49.1
1512	Bonitas Medical Fund	234 267	332 554	566 821	897 977	1 993 052	184 643	14.9	1 520 956	2 891 029	2 299 803	2 213 803	-	591 226	364 983	33.6	13 975	212 267	92.4	2 299 803	4.9	3.4	5.4	2 182 649	48.2
1034	Cape Medical Plan	7 033	8 761	15 794	903	217 478	2 641	10.1	108 246	218 381	195 122	136 397	-	23 259	7 537	34.0	9 722	6 000	107.2	195 122	9.4	9.4	26.7	136 397	142.4
1048	CIMAS Wellness Medical Aid Scheme	1 539	1 637	3 176	43 692	93 896	3 864	33.6	86 090	137 588	128 817	103 453	-	8 771	4 116	33.5	3 505	1 150	96.5	128 817	15.7	10.7	23.2	103 453	246.3
1552	Community Medical Aid Scheme (COMMED)	9 086	14 418	23 504	98 741	59 921	14 129	26.0	25 374	158 662	139 311	113 953	-	19 351	3 737	7.8	-	15 614	113.3	139 311	8.2	3.1	3.2	113 953	57.5
1491	Compicare Medical Scheme	10 777	14 825	25 602	4 332	123 511	11 391	15.7	109 992	127 843	79 333	75 068	-	48 510	18 006	28.3	18 964	11 540	115.6	79 333	2.6	2.5	5.6	75 070	28.3
1125	Discovery Health Medical Scheme	837 707	1 077 077	1 914 784	146 631	6 352 449	793 947	15.7	962 050	6 499 080	4 276 380	4 276 380	835	2 221 865	451 352	14.8	1 291 449	479 064	84.5	4 276 380	2.9	2.9	4.5	4 247 727	23.0
1202	Fedhealth Medical Scheme	77 924	101 064	178 988	475 889	517 824	76 252	17.0	441 572	993 713	571 845	467 244	-	421 868	62 916	18.6	284 351	74 601	83.2	571 845	2.4	1.2	3.8	467 244	28.6
1554	Genesis Medical Scheme	8 399	16 598	24 997	884	143 167	1 213	2.6	141 954	144 051	115 755	115 755	-	28 296	11 164	35.8	7 972	9 160	99.5	115 755	5.1	5.1	13.1	115 755	67.3
1561	Gen-Health Medical Scheme	10 441	15 040	25 481	470	225 147	51 960	98.5	173 187	225 617	99 898	99 898	-	125 719	66 784	179.6	39 233	19 702	89.9	99 898	1.8	1.8	13.8	99 898	51.9
1162	Global Health	22 067	28 911	50 978	163 904	65 999	25 127	16.2	40 872	229 903	93 459	93 459	2 655	133 789	21 817	19.3	83 549	28 423	91.1	93 459	1.7	0.5	1.0	85 037	15.0
1466	Good Hope Medical Aid Society	3 597	6 507	10 104	7 121	36 789	123	1.2	34 619	43 910	40 110	39 891	-	3 799	3 499	36.6	-	300	80.4	40 110	11.6	9.7	12.6	38 600	102.7
1537	Hosmed Medical Aid Scheme	33 479	79 408	112 887	621	172 812	29 480	13.8	46 322	173 433	105 587	105 587	-	67 846	15 776	8.7	-	52 070	98.8	105 587	2.6	2.5	2.6	105 587	13.5
1556	Humanity Medical Scheme	9 319	16 304	25 623	75	73 461	11 638	17.9	61 823	73 536	8 715	8 715	-	64 821	14 962	22.8	15 176	34 682	92.8	8 715	1.1	1.1	3.1	8 715	3.7
1577	Ingwe Health Plan	15 747	12 182	27 929	-	44 202	3 217	7.0	26 025	44 202	21 943	21 943	-	22 259	11 892	31.2	1 379	8 989	105.3	21 943	2.0	2.0	3.5	21 943	13.1
1576	Liberty Medical Scheme	46 485	53 806	100 291	8 563	294 040	10 699	4.3	136 587	302 603	191 646	190 996	2 500	108 457	13 831	7.6	48 526	46 100	90.2	191 646	2.7	2.7	4.5	190 996	21.0
1536	Lifemed Medical Scheme	2 855	4 392	7 247	8 124	33 302	6 976	27.7	26 327	41 427	30 062	24 155	-	11 365	6 183	27.8	637	4 545	113.2	30 062	3.6	2.9	3.8	24 155	26.3
1549	Medicover	56 064	90 283	146 347	616 552	255 547	11 757	4.4	243 790	872 099	387 808	387 808	-	484 291	76 551	30.3	341 808	65 932	97.7	387 808	1.8	0.5	2.9	375 103	38.2
1149	Medihelp	93 955	85 600	179 555	186 854	935 408	93 369	12.3	842 039	1 122 261	907 783	847 437	21 957	192 522	69 993	10.8	14 801	107 728	100.6	907 783	5.2	4.9	4.2	831 147	30.0
1506	Medimed Medical Scheme	4 730	7 825	12 555	8	77 607	6 747	29.5	70 860	77 615	66 519	66 519	-	11 097	2 572	16.9	5 125	3 400	97.1	66 519	7.0	7.0	12.9	66 519	79.7
1140	Medshield Medical Scheme	71 896	106 378	178 274	744 455	351 641	19 306	5.8	332 335	1 096 096	877 227	812 392	-	218 869	142 084	50.8	23 524	53 261	88.0	877 227	5.0	1.6	3.9	812 392	67.3
1021	Meridian Health	1 784	2 313	4 097	-	71 634	1 441	12.3	70 194	71 634	48 341	48 341	-	23 293	1 591	13.7	17 381	4 320	86.4	48 341	3.1	3.1	17.8	48 341	112.9
1167	Momentum Health	73 690	90 578	164 268	79 165	381 969	16 819	4.7	143 824	461 134	265 068	265 068	-	196 066	31 492	11.6	83 045	81 529	93.7	265 068	2.4	1.9	3.7	265 068	20.2
1087	Munimed	36 650	54 146	90 796	73 170	186 353	37 540	12.9	59 814	259 523	182 169	182 169	2 013	75 341	37 055	14.7	6 159	32 127	105.1	182 169	3.4	2.5	1.9	169 874	15.9
1166	National Independent Medical Aid Society (NIMAS)	16 683	21 347	38 030	57 844	85 967	19 157	21.3	53 264	143 811	75 595	75 595	557	67 658	15 274	19.7	29 564	22 820	77.8	75 595	2.1	1.3	2.7	73 718	22.4
1560	Openplan Medical Scheme	12 379	13 045	25 424	-	131 412	2 340	2.8	129 072	131 412	88 326	88 326	-	43 086	17 726	24.1	15 399	9 961	88.4	88 326	3.1	3.1	5.3	88 326	28.6
1215	Oxygen Medical Scheme	82 305	110 000	192 305	363 113	141 671	51 259	11.8	90 412	504 784	286 167	278 473	-	218 617	69 026	19.1	52 292	97 299	106.8	286 167	2.3	0.6	0.8	278 473	17.6
1587	Pathfinder Medical Scheme	1 729	901	2 630	56	2 288	1 046	16.9	1 241	2 344	(812)	(812)	-	3 156	2 443	53.2	713	-	NC	(812)	0.7	0.7	0.9	(812)	-3.6
1546	Pharos Medical Plan	8 169	11 241	19 410	-	43 486	4 957	9.1	38 529	43 486	17 856	17 856	-	25 630	1 948	4.6	5 499	18 183	98.2	17 856	1.7	1.7	3.0	17 856	9.0
1454	Pro Sano Medical Scheme	31 373	44 712	76 085	56 212	455 594	26 923	13.6	298 529	511 805	298 974	295 760	-	212 832	31 913	21.0	149 120	31 799	95.7	298 974	2.4	2.1	7.5	291 548	40.4
1196	Protea Medical Aid Society	2 859	1 063	3 922	114	26 289	2 410	24.3	1 508	26 402	19 213	19 213	-	7 190	3 562	37.8	-	3 628	91.2	19 213	3.7	3.7	8.3	19 213	53.2
1170	Pure Health Medical Scheme	7 202	10 060	17 262	-	36 090	6 597	11.8	29 493	36 090	1 502	1 502	-	34 588	5 185	10.4	12 698	16 705	101.6	1 502	1.0	1.0	1.9	1 502	0.7
1586	Renaissance Health Medical Scheme	13 646	16 541	30 187	-	20 069	12 745	24.1	7 324	20 069	(43 346)	(43 346)	-	63 415	4 103	7.5	2 857	56 455	102.7	(43 346)	0.3	0.3	0.4	(43 346)	-22.5
1575	Resolution Health Medical Scheme	41 221	55 514	96 735	2 093	175 143	12 890	7.9	162 253	177 235	101 307	101 307	-	75 929	5 907	5.0	31 022	39 000	91.1	101 307	2.3	2.3	4.4	101 307	17.0
1446	Selfmed Medical Scheme	12 840	15 839	28 679	707	154 891	710	1.0	154 181	155 597	132 492	132 492	79	23 027	9 699	13.9	36	13 291	102.2	132 492	6.7	6.7	7.2	132 492	50.1
1486	Sizwe Medical Fund	60 956	95 994	156 950	533 035	228 241	81 801	24.0	146 440	761 277	618 519	525 711	-	142 757	69 062	22.3	-	73 695	96.8	618 519	5.3	1.6	1.6	525 711	42.3

Ref. no.	Name of medical scheme	Members	Dependants	Beneficiaries	Non-current assets	Current assets	Trade and other receivables		Cash and cash equivalents	Total assets	Members' funds	Accumulated funds	Non-current liabilities	Current liabilities	Trade and other payables		Savings liability	Outstanding claims provision		Net assets (members' funds per balance sheet)	Total assets: total liabilities	Current assets: current liabilities	Cash and cash equivalents: gross relevant healthcare expenditure incurred coverage	Net assets per Regulation 29	Solvency ratio
		As at 31 Dec 2007	As at 31 Dec 2007	As at 31 Dec 2007	R'000	R'000	R'000	Days outstanding	R'000	R'000	R'000	R'000	R'000	R'000	R'000	Days outstanding	R'000	R'000	Prior-year claims provision utilised %	R'000			Months	R'000	%
1141	Spectramed	72 540	103 457	175 997	35 509	350 066	104 995	24.8	245 071	385 576	233 897	233 248	-	151 679	32 201	8.6	27 697	91 780	94.8	233 897	2.5	2.3	2.2	233 248	15.1
1464	Suremed Health	1 583	2 189	3 772	-	33 453	1 947	17.7	6 835	33 453	21 662	21 662	-	11 791	4 525	54.2	3 665	3 600	103.0	21 662	2.8	2.8	12.4	21 662	53.9
1147	Telemed	28 008	33 683	61 691	31 776	169 103	21 809	9.7	147 095	200 879	82 290	76 211	9 977	108 613	31 095	14.8	26 726	50 792	110.3	82 290	1.7	1.6	2.3	76 011	9.3
1592	Thebemed	5 294	12 079	17 373	102	9 928	1 122	5.6	8 806	10 030	5 929	5 929	-	4 101	1 203	7.6	-	2 898	79.9	5 929	2.4	2.4	1.8	5 929	8.1
1422	Topmed Medical Scheme	11 258	13 608	24 866	30 113	127 826	6 247	9.2	121 579	157 940	117 599	117 787	-	40 341	10 425	18.6	14 099	15 816	96.4	117 599	3.9	3.2	6.2	117 599	47.2
Sub-total: registered open schemes		2 114 986	2 836 331	4 951 317	4 917 548	15 280 500	1 786 444	14.5	7 715 050	20 198 048	13 649 802	13 033 916	41 722	6 506 524	1 791 247	19.5	2 795 048	1 920 229	92.5	13 649 802	3.1	2.3	4.2	12 914 912	28.6
Registered schemes: restricted																									
1005	AECI Medical Aid Society	7 942	9 717	17 659	140 784	47 131	296	0.5	46 835	187 916	170 546	158 911	-	17 370	4 570	8.5	-	12 800	75.2	170 546	10.8	2.7	2.8	158 911	78.0
1567	Afrox Medical Aid Society	3 199	4 526	7 725	83 476	22 001	5 242	29.7	16 759	105 478	99 817	83 759	-	5 661	2 920	18.1	-	2 741	90.6	99 817	18.6	3.9	3.4	83 759	129.9
1456	Alliance Midmed Medical Scheme	1 890	2 987	4 877	-	58 814	2 243	17.3	56 570	58 814	40 317	40 317	-	18 497	1 502	14.4	14 635	2 359	89.1	40 317	3.2	3.2	16.5	40 317	85.2
1534	Altron Medical Aid Scheme	6 198	7 388	13 586	69 245	31 309	656	1.5	30 652	100 553	49 145	48 951	-	51 408	1 464	5.0	39 114	10 830	141.9	49 145	2.0	0.6	2.7	48 951	31.7
1012	Anglo Medical Scheme	12 456	17 441	29 897	62 721	1 773 059	14 522	14.9	658 345	1 835 780	1 745 089	1 745 089	-	90 691	1 180	1.5	68 182	21 329	87.1	1 745 089	20.2	19.6	62.5	1 593 243	447.6
1571	Anglovaal Group Medical Scheme	4 134	4 514	8 648	86 552	56 351	5 603	20.5	50 748	142 904	112 595	110 104	-	30 308	2 910	16.2	24 399	3 000	88.9	112 595	4.7	1.9	6.9	110 104	110.1
1279	Bankmed	100 339	97 360	197 699	257 814	1 459 436	22 685	4.1	1 433 947	1 717 250	1 170 319	1 089 131	5 224	541 708	184 975	46.6	289 131	67 602	92.7	1 170 319	3.1	2.7	9.9	1 089 131	53.9
1507	Barloworld Medical Scheme	5 702	6 534	12 236	79 211	64 607	18 806	37.3	45 801	143 818	105 242	99 187	14 374	24 201	14 672	29.8	-	9 529	97.9	105 242	3.7	2.7	3.1	99 191	54.0
1557	BHP Billiton SA Medical Scheme	3 753	4 457	8 210	-	79 410	15 193	73.5	64 217	79 410	71 582	71 582	-	7 828	2 028	7.4	-	5 800	95.3	71 582	10.1	10.1	7.7	71 582	94.8
1115	Biz Health Medical Scheme	851	537	1 388	1 464	16 916	2 653	31.9	2 228	18 380	8 986	7 963	-	9 393	7 212	80.4	1 782	400	124.6	8 986	2.0	1.8	5.1	7 963	26.2
1526	BMW Employees Medical Aid Society	2 396	4 305	6 701	63 055	20 867	526	3.2	20 341	83 922	69 715	60 157	-	14 207	1 137	6.7	8 770	4 300	94.8	69 715	5.9	1.5	3.9	60 157	99.6
1237	BPSA Medical Scheme	2 501	3 305	5 806	49 021	8 660	1 891	13.3	6 769	57 681	52 234	49 582	-	5 447	2 109	13.0	-	3 338	89.7	52 234	10.6	1.6	1.4	49 582	95.4
1590	Building & Construction Industry Medical Aid Fund	4 839	7 216	12 055	1 660	30 947	1 236	10.9	29 711	32 607	28 635	27 594	-	3 972	602	6.2	-	3 371	91.5	28 635	8.2	7.8	10.1	27 594	66.9
1593	Built Environment Professional Associations Medical Scheme (BEPMED)	1 877	2 515	4 392	-	7 830	3 177	28.3	4 653	7 830	972	972	-	6 858	448	5.7	4 074	2 336	102.8	972	1.1	1.1	1.5	972	2.4
1158	Cawmed Medical Scheme	326	106	432	21 512	7 117	34	2.2	5 884	28 630	25 062	22 139	-	3 567	1 582	44.7	-	1 986	87.6	25 062	8.0	2.0	5.5	17 777	320.1
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	21 034	15 534	36 568	199 025	109 247	9 193	8.1	100 054	308 273	232 724	173 042	-	75 549	8 306	9.4	45 242	22 000	98.7	232 724	4.1	1.4	3.4	173 042	41.7
1521	Clicks Group Medical Scheme	1 649	1 837	3 486	-	6 804	424	6.9	6 379	6 804	4 293	4 293	-	2 510	1 539	33.5	71	900	115.4	4 293	2.7	2.7	4.6	4 293	19.1
1570	CSIR Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	102.4	-	-	-	-	-	-
1039	DCMed Medical Aid Fund	3 607	5 920	9 527	29 692	32 924	6 418	29.7	26 506	62 616	56 516	55 924	-	6 100	1 500	8.0	-	4 600	81.5	56 516	10.3	5.4	4.6	55 924	71.0
1068	De Beers Benefit Society	8 383	11 960	20 343	441	337 127	6 089	10.7	146 994	337 568	301 266	301 266	6 214	30 088	15 788	28.3	-	14 300	92.2	301 266	9.3	11.2	19.3	299 513	144.8
1484	Edcon Medical Aid Scheme	3 749	3 691	7 440	-	39 747	1 386	7.6	38 361	39 747	30 235	30 235	-	9 512	2 192	17.9	5 518	1 802	71.2	30 235	4.2	4.2	8.0	30 235	45.3
1513	Ellerines Holdings Medical Aid Society	-	-	-	-	-	-	NC	-	-	-	-	-	-	-	NC	-	-	-	-	NC	NC	NC	-	-
1572	Engen Medical Benefit Fund	3 220	4 575	7 795	15 841	55 072	523	2.2	21 351	70 912	57 791	52 358	-	13 121	3 103	16.0	6 318	3 700	88.8	57 791	5.4	4.2	7.9	52 568	60.4
1585	Eythumed Medical Scheme	4 113	4 355	8 468	2 310	32 592	688	7.5	28 894	34 902	28 482	27 444	-	6 421	3 405	38.7	-	3 016	122.8	28 482	5.4	5.1	11.9	27 444	82.3

Ref. no.	Name of medical scheme	Members	Dependants	Beneficiaries	Non-current assets	Current assets	Trade and other receivables		Cash and cash equivalents	Total assets	Members' funds	Accumulated funds	Non-current liabilities	Current liabilities	Trade and other payables		Savings liability	Outstanding claims provision		Net assets (members' funds per balance sheet)	Total assets: total liabilities	Current assets: current liabilities	Cash and cash equivalents: gross relevant healthcare expenditure incurred coverage	Net assets per Regulation 29	Solvency ratio
		As at 31 Dec 2007	As at 31 Dec 2007	As at 31 Dec 2007	R'000	R'000	R'000	Days out-standing	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	Days out-standing	R'000	R'000	Prior-year claims provision utilised %	R'000			Months	R'000
1271	Fishing Industry Medical Scheme (Fishmed)	1 036	1 546	2 582	765	5 111	413	38.3	4 698	5 876	5 559	5 566	-	317	167	22.5	-	151	84.9	5 559	18.5	16.1	20.8	5 559	141.1
1086	Food Workers Medical Benefit Fund	12 048	5 541	17 589	52 366	1 661	1 586	44.4	75	54 028	53 416	45 635	-	612	612	30.0	-	-	NC	53 416	88.4	2.7	0.1	45 635	349.7
1578	Foschini Group Medical Aid Scheme	2 272	2 385	4 657	29 404	14 041	342	3.2	13 699	43 445	40 399	36 495	-	3 047	1 324	13.1	-	1 723	91.3	40 399	14.3	4.6	4.4	36 495	92.4
1270	Golden Arrow Employees Medical Benefit Fund	2 293	3 537	5 830	14 437	8 174	3 060	78.7	5 114	22 611	19 611	19 519	-	3 000	1 515	26.2	-	1 484	87.8	19 611	7.5	2.7	2.9	19 519	137.5
1598	Government Employees Medical Scheme (GEMS)	197 082	342 792	539 874	1 113	497 987	111 316	15.9	386 671	499 101	214 436	214 436	467	284 198	96 726	16.2	17 603	169 869	117.3	214 436	1.8	1.8	2.1	214 436	8.4
1523	Grintek Electronics Medical Aid Scheme	1 162	1 768	2 930	4 928	29 135	1 676	23.9	27 459	34 062	30 527	30 158	-	3 536	2 537	40.3	399	600	110.0	30 527	9.6	8.2	14.2	30 158	117.6
1487	Holcim South Africa Medical Scheme	1 363	1 762	3 125	219	32 163	1 064	9.7	31 099	32 382	22 036	21 869	-	10 346	1 933	24.0	6 864	1 549	107.5	22 036	3.1	3.1	10.2	21 869	54.3
1111	IBM (SA) Medical Aid Society	2 094	2 786	4 880	-	23 338	543	4.2	22 795	23 338	14 507	14 507	-	8 831	1 498	18.1	5 933	1 400	55.4	14 507	2.6	2.6	6.9	14 507	30.8
1591	Impala Medical Plan	6 329	7 816	14 145	6 993	4 981	610	6.7	4 371	11 974	8 155	8 162	-	3 819	3 209	36.4	-	610	100.0	8 155	3.1	1.3	1.6	8 155	24.7
1559	Imperial Group Medical Scheme	6 340	9 126	15 466	100 317	78 497	14 306	36.3	64 191	178 814	155 699	155 399	-	23 115	11 179	32.3	1 937	10 000	97.4	155 699	7.7	3.4	6.0	155 399	107.9
1145	LA-Health Medical Scheme	21 367	22 388	43 755	5 013	290 116	25 098	16.2	263 018	295 130	186 673	186 673	-	108 457	15 877	14.6	77 230	15 350	74.6	186 673	2.7	2.7	6.6	185 421	32.7
1197	Libcare Medical Scheme	4 979	6 496	11 475	132 499	38 699	2 383	7.7	36 317	171 198	134 765	134 765	-	36 434	705	2.7	29 328	6 400	77.1	134 765	4.7	1.1	3.7	122 608	108.2
1599	Lonmin Medical Scheme	20 314	285	20 599	-	12 864	188	0.8	12 676	12 864	5 713	5 713	2 500	4 651	3 051	15.6	-	1 600	101.8	5 713	1.8	2.8	2.1	5 713	6.8
1547	Malcor Medical Scheme	4 015	5 282	9 297	35 045	14 115	205	0.6	13 910	49 160	34 501	31 763	-	14 659	2 113	7.5	1 362	11 184	99.1	34 501	3.4	1.0	1.6	31 763	27.1
1042	Mascom Medical Scheme	758	445	1 203	-	23 572	260	4.5	1 708	23 572	11 804	11 804	-	11 768	3 127	51.5	7 483	1 158	67.2	11 804	2.0	2.0	10.4	11 804	55.6
1495	Massmart Health Plan	1 731	2 088	3 819	19 154	41 675	1 625	12.9	40 050	60 828	40 711	39 984	-	20 118	1 094	13.6	16 874	2 150	84.2	40 711	3.0	2.1	13.1	39 984	87.1
1588	MEDCOR	29 168	51 333	80 501	98	248 941	4 902	2.7	244 039	249 039	158 249	158 249	-	90 790	67 390	39.8	-	23 400	108.2	158 249	2.7	2.7	4.7	158 249	24.2
1548	Medipos Medical Scheme	9 885	12 091	21 976	587 652	186 195	19 335	32.4	166 860	773 847	715 219	(27 360)	-	58 627	11 617	26.7	34 561	12 450	107.5	715 219	13.2	3.2	9.9	638 710	292.9
1568	Medisense Medical Scheme	7 384	9 356	16 740	356	133 396	3 039	8.9	58 017	133 751	120 279	117 425	-	13 472	5 972	19.1	-	7 500	101.8	120 279	9.9	9.9	13.7	120 279	96.6
1535	Metrocare	1 732	2 555	4 287	56 528	42 846	5 577	40.6	37 269	99 374	94 403	83 461	-	4 971	971	7.1	-	4 000	89.8	94 403	20.0	8.6	9.0	83 461	166.4
1105	Metropolitan Medical Scheme	5 050	7 560	12 610	110 364	8 487	148	0.5	8 339	118 851	111 584	77 401	-	7 267	3 178	11.8	-	4 089	103.8	111 584	16.4	1.2	1.0	77 401	76.9
1569	Minemed Medical Scheme	6 582	8 514	15 096	631	58 906	1 376	3.7	57 530	59 537	45 116	42 292	-	14 421	5 421	14.5	-	9 000	96.7	45 116	4.1	4.1	5.0	45 116	33.0
1566	Moremed Medical Scheme	1 371	1 211	2 582	12 917	2 135	914	38.8	1 222	15 053	13 654	12 400	-	1 399	548	22.5	145	706	104.0	13 654	10.8	1.5	1.6	11 400	132.6
1600	Motohealth Care Medical Scheme	-	-	-	-	-	-	NC	-	-	-	-	-	-	-	NC	-	-	NC	-	NC	NC	NC	-	-
1208	Mutual & Federal Medical Aid Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	118.4	-	-	-	-	-	-
1154	Nampak SA Medical Scheme	5 134	7 701	12 835	-	164 973	687	1.8	45 888	164 973	128 428	128 428	-	36 545	1 631	5.3	27 470	7 444	101.5	128 428	4.5	4.5	15.7	98 769	72.0
1241	Naspers Medical Fund	6 730	6 643	13 373	75 495	84 103	1 665	4.5	82 438	159 599	123 423	123 423	-	36 176	5 663	19.5	21 272	9 241	95.5	123 423	4.4	2.3	7.8	100 995	74.9
1469	Nedgroup Medical Aid Scheme	24 456	24 586	49 042	210 624	804 431	13 420	12.7	41 906	1 015 055	971 913	201 362	-	43 143	6 200	6.6	14 096	22 847	91.3	971 913	23.5	18.6	26.0	201 362	52.2
1584	Netcare Medical Scheme	13 593	17 543	31 136	-	256 102	23 660	26.8	102 393	256 102	176 676	176 676	-	79 426	26 262	44.0	35 175	17 990	94.9	176 676	3.2	3.2	10.8	173 466	53.9
1214	Old Mutual Staff Medical Aid Scheme	14 373	16 902	31 275	189 484	27 663	9 726	14.1	17 937	217 146	158 726	147 515	-	58 420	3 768	5.7	38 207	16 445	107.2	158 726	3.7	0.5	0.9	147 515	58.4
1441	Parmed Medical Aid Scheme	2 087	3 300	5 387	71 030	19 304	329	1.2	18 975	90 334	72 777	58 677	-	17 557	10 598	39.6	-	6 959	85.2	72 777	5.1	1.1	2.3	58 677	56.6

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		As at 31 Dec 2007	As at 31 Dec 2007	As at 31 Dec 2007	R'000	R'000	R'000	Days outstanding	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	Days outstanding	R'000	R'000	Prior-year claims provision utilised %	R'000			Months	R'000
1515	PG Bison Medical Aid Society	785	1 016	1 801	-	22 463	104	1.7	22 359	22 463	19 993	19 993	-	2 469	954	20.8	-	1 516	92.1	19 993	9.1	9.1	16.1	19 993	92.3
1186	PG Group Medical Scheme	1 187	1 326	2 513	-	56 157	2 305	25.3	7 284	56 157	43 770	43 770	-	12 387	1 211	18.9	9 173	2 003	87.6	43 770	4.5	4.5	21.2	38 704	116.2
1563	Pick n Pay Medical Scheme	6 858	7 612	14 470	134 941	100 224	350	1.0	99 873	235 164	195 496	112 242	-	39 668	4 174	18.9	31 884	3 611	90.4	195 496	5.9	2.5	11.1	112 242	86.4
1583	Platinum Health	28 778	20 002	48 780	-	173 061	11 633	18.4	158 921	173 061	112 050	112 050	-	61 011	38 009	57.9	-	23 002	101.0	112 050	2.8	2.8	8.1	112 050	48.7
1194	Profmed	23 705	38 201	61 906	95 521	260 322	2 654	1.8	103 886	355 843	299 149	297 482	-	56 694	22 319	17.4	275	34 100	101.6	299 149	6.3	4.6	6.6	297 482	56.5
1516	Quantum Medical Aid Society	7 158	7 876	15 034	176 073	14 275	3 572	12.3	10 702	190 347	171 922	139 588	-	18 425	2 954	14.3	11 271	4 200	104.9	171 922	10.3	0.8	1.3	139 588	131.7
1201	Rand Water Medical Scheme	2 773	4 046	6 819	-	84 606	1 635	8.0	82 970	84 606	79 496	79 496	-	5 109	2 373	13.8	-	2 736	-	79 496	16.6	16.6	15.9	79 496	107.2
1430	Remedi Medical Aid Scheme	14 047	18 685	32 732	120 353	157 491	7 086	7.6	150 405	277 844	197 054	185 303	-	80 790	10 041	13.8	59 097	11 653	88.1	197 054	3.4	1.9	6.0	185 303	54.3
1176	Retail Medical Scheme	5 094	5 139	10 233	3 240	106 107	379	1.6	19 077	109 346	96 098	78 270	-	13 248	2 254	14.2	8 379	2 615	71.1	96 098	8.3	8.0	18.3	78 270	87.8
1013	Rhodes University Medical Scheme	936	1 062	1 998	-	19 057	1 791	35.7	17 266	19 057	17 681	17 681	-	1 376	276	6.7	-	1 100	102.6	17 681	13.8	13.8	13.8	17 681	96.6
1209	SA Breweries Medical Aid Society	8 538	11 418	19 956	122 391	84 578	939	1.9	57 924	206 969	167 659	159 545	-	39 310	2 360	6.4	25 654	11 297	87.8	167 659	5.3	2.2	6.8	159 545	89.5
1424	SABC Medical Aid Scheme	4 296	5 146	9 442	54 838	78 998	3 249	9.9	75 749	133 836	74 414	66 280	-	59 422	3 550	14.4	50 372	5 500	100.5	74 414	2.3	1.3	9.0	66 280	55.5
1038	SAMWUMED	23 623	37 054	60 677	16 894	237 861	17 485	25.1	23 719	254 754	224 907	218 879	1 503	28 344	7 217	10.9	-	21 126	105.4	224 907	8.5	8.4	10.9	218 333	85.8
1527	Sappi Medical Aid Scheme	4 088	5 545	9 633	31 881	42 938	8 160	26.4	34 779	74 819	51 624	51 624	-	23 195	3 131	12.8	15 386	4 678	88.4	51 624	3.2	1.9	3.9	51 624	45.7
1234	Sasolmed	23 310	39 988	63 298	102 568	217 444	49 492	28.0	127 460	320 012	288 363	286 538	-	31 649	3 649	2.2	-	28 000	67.1	288 363	10.1	6.9	3.3	286 538	44.5
1531	Sedmed	875	1 209	2 084	7 738	1 873	123	2.8	1 028	9 611	7 703	7 717	-	1 908	732	19.8	-	1 176	93.2	7 703	5.0	1.0	1.6	7 703	49.0
1243	Siemens Medical Scheme	2 910	3 719	6 629	48 652	55 649	8 429	37.8	47 220	104 301	60 257	57 801	-	44 044	1 809	11.7	37 535	4 700	95.4	60 257	2.4	1.3	8.2	57 801	71.0
1580	South African Police Service Medical Scheme (POLMED)	152 851	290 133	442 984	1 619	1 442 731	13 261	1.4	1 408 099	1 444 350	1 224 308	1 224 308	8 294	211 747	101 184	11.5	-	110 563	82.4	1 224 308	6.6	6.8	5.3	1 224 308	36.6
1254	Stocksmed	887	1 057	1 944	-	36 962	1 912	32.2	35 050	36 962	27 739	27 739	-	9 223	437	9.7	7 734	1 051	86.7	27 739	4.0	4.0	20.7	27 739	128.1
1544	Tiger Brands Medical Scheme	5 373	7 077	12 450	23 611	92 783	6 377	17.3	86 406	116 394	99 995	61 700	1 000	15 399	7 083	18.8	-	8 316	99.0	99 995	7.1	6.0	7.5	85 037	63.1
1582	Transmed Medical Fund	76 788	79 532	156 320	707 472	76 997	2 845	0.8	74 152	784 469	619 719	616 512	-	164 750	37 271	11.3	59 862	67 617	77.8	619 719	4.8	0.5	0.7	616 512	49.9
1579	Tsogo Sun Group Medical Scheme	2 810	3 157	5 967	-	48 257	270	1.9	47 987	48 257	38 207	38 207	-	10 050	2 221	25.6	5 748	2 080	95.9	38 207	4.8	4.8	13.4	38 207	72.9
1434	Umed	8 391	11 881	20 272	7 911	156 429	10 098	16.4	39 331	164 340	133 705	133 705	-	30 635	22 685	37.2	-	7 950	92.8	133 705	5.4	5.1	7.9	125 794	56.0
1597	Umvuzo Health Medical Scheme	12 276	14 592	26 868	-	28 164	5 255	17.4	22 084	28 164	10 464	10 464	-	17 701	5 873	23.1	2 175	9 653	92.3	10 464	1.6	1.6	2.8	10 464	9.5
1520	University of KwaZulu-Natal Medical Scheme	3 459	3 939	7 398	36 452	66 060	406	2.1	65 654	102 513	67 423	51 862	-	35 089	9 471	73.6	21 610	4 008	101.4	67 423	2.9	1.9	12.7	51 862	72.1
1282	University of the Witwatersrand Staff Medical Aid Scheme	2 868	3 380	6 248	39 471	25 056	394	2.0	24 662	64 527	56 387	49 711	-	8 140	1 540	7.7	-	6 600	106.6	56 387	7.9	3.1	4.0	49 711	68.3
1291	Witbank Coalfields Medical Aid Scheme	6 899	10 736	17 635	135 259	198 635	720	1.4	109 664	333 894	267 352	214 644	-	66 543	7 979	24.7	51 064	7 500	73.7	267 352	5.0	3.0	14.8	214 644	115.1
1293	Wooltru Healthcare Fund	8 805	9 700	18 505	108 939	45 330	1 854	4.8	15 139	154 269	142 853	130 064	-	11 416	5 515	15.6	-	5 901	95.9	142 853	13.5	4.0	4.0	139 728	100.0
1253	Xstrata Medical Aid Scheme	6 687	12 436	19 123	42 884	26 350	3 651	12.8	22 698	69 233	61 094	58 113	-	8 139	3 329	13.6	-	4 810	80.1	61 094	8.5	3.2	3.0	58 113	55.9
Sub-total: registered restricted schemes		1 063 941	1 462 782	2 526 723	4 899 964	11 408 438	535 371	10.0	7 644 209	16 308 402	13 187 405	11 073 683	39 577	3 081 420	872 628	18.8	1 240 395	968 397	90.4	13 187 405	5.2	3.7	7.2	11 537 428	58.9
Total registered schemes		3 178 927	4 299 113	7 478 040	9 817 512	26 688 937	2 321 815	13.1	15 359 259	36 506 450	26 837 207	24 107 599	81 299	9 587 944	2 663 875	19.3	4 035 443	2 888 626	91.9	26 837 207	3.8	2.8	5.2	24 452 340	37.8

Notes

- a An encumbered asset was excluded in the calculation of the solvency ratio.
- b The scheme was registered in 2002, and a phase-in solvency ratio of 25.0% applies.
- c The scheme was registered in 2003, and a phase-in solvency ratio of 22.0% applies.
- d The scheme was registered in 2004, and a phase-in solvency ratio of 17.5% applies.
- e The scheme was registered in 2005, and a phase-in solvency ratio of 13.5% applies.
- f The scheme was registered in 2006, and a phase-in solvency ratio of 13.5% applies.
- g KwaZulu-Natal Medical Aid Scheme changed its name to Humanity Medical Scheme with effect from 1 November 2007.
- h Nedcor Medical Scheme changed its name to Nedgroup Medical Aid Scheme with effect from 1 January 2007.
- i Government Employees Medical Scheme (GEMS) was registered on 1 January 2005, but only started with operation with effect from 1 January 2006.
- j CSIR Medical Scheme amalgamated with Bestmed Medical Scheme with effect from 1 September 2007.
- k Mutual & Federal Medical Aid Fund amalgamated with Nedgroup Medical Aid Scheme with effect from 1 July 2007.
- l Motohealth Care Medical Scheme was registered with effect from 1 October 2007.
- m Ellerines Holdings Medical Aid Society was liquidated with effect from 1 July 2007.
- 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 prior-year claims provision utilised results:
 - If it is above 100.0%, the scheme under-provided in the prior year.
 - If it is below 100.0%, the scheme over-provided in the prior year.
 - If it equals zero, no information was submitted.

- The scheme liquidated in 2007. No figures were submitted at the time of finalising the Annual Report.
 - The audited figures for Clicks Group Medical Scheme were not submitted at the time of finalising the Annual Report.
 - Ellerines Holdings Medical Aid Society was liquidated with effect from 1 July 2007.
- The following schemes amalgamated in 2007:
- CSIR Medical Scheme amalgamated with Bestmed Medical Scheme with effect from 1 September 2007.
 - Mutual & Federal Medical Aid Fund amalgamated with Nedgroup Medical Aid Scheme with effect from 1 July 2007.
- The scheme was registered in 2007. The solvency ratio is not directly comparable to the rest of the industry.

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant health-care expenditure incurred (incl. PMSA and managed care claims)			Net relevant health care expenditure incurred (incl. managed care claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Year-end reserve position (per Regulation 29)			Solvency ratio %	
		Average 2007	2006	% growth	Average 2007	2006	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007	2006			
Registered schemes: open																																	
1252	Bestmed Medical Scheme	33 784	32 720	3.3	87 316	86 993	0.4	792 617	729 689	8.6	641 104	588 946	8.9	664 403	584 659	13.6	525 408	451 142	16.5	114 744	109 766	4.5	114 744	109 766	4.5	952	28 038	-96.6	388 853	342 498	13.5	49.1	46.9
1512	Bonitas Medical Fund	227 127	222 767	2.0	567 375	570 486	-0.5	4 531 152	4 084 479	10.9	4 495 363	4 067 917	10.5	3 996 058	3 669 572	8.9	3 964 174	3 653 897	8.5	632 046	605 741	4.3	632 046	605 741	4.3	(100 857)	(191 722)	-47.4	2 182 649	2 001 176	9.1	48.2	49.0
1034	Cape Medical Plan	6 642	6 061	9.6	14 917	13 394	11.4	95 773	81 514	17.5	78 540	68 733	14.3	96 677	77 951	24.0	80 829	64 410	25.5	18 310	16 285	12.4	18 310	16 285	12.4	(20 599)	(11 962)	72.2	136 397	131 240	3.9	142.4	161.0
1048	CIMAS Wellness Medical Aid Scheme	1 547	1 529	1.2	3 243	3 261	-0.5	42 001	36 699	14.4	39 903	35 003	14.0	46 650	40 135	16.2	44 835	38 551	16.3	6 907	7 549	-8.5	6 907	7 549	-8.5	(11 839)	(11 097)	6.7	103 453	103 766	-0.3	246.3	282.7
1552	Community Medical Aid Scheme (COMMED)	9 411	10 229	-8.0	24 815	27 865	-10.9	198 321	211 439	-6.2	198 321	211 439	-6.2	174 247	185 282	-6.0	174 247	185 282	-6.0	61 599	53 949	14.2	61 599	53 949	14.2	(37 525)	(27 792)	35.0	113 953	131 492	-13.3	57.5	62.2
1491	Compcare Medical Scheme	10 904	10 646	2.4	26 050	25 777	1.1	265 429	246 477	7.7	253 143	234 367	8.0	241 923	217 206	11.4	232 610	208 364	11.6	50 935	49 423	3.1	50 935	49 423	3.1	(30 403)	(23 420)	29.8	75 070	94 435	-20.5	28.3	38.3
1125	Discovery Health Medical Scheme	819 958	782 050	4.8	1 886 448	1 823 772	3.4	18 468 378	16 619 189	11.1	14 794 420	13 003 633	13.8	14 694 134	13 948 829	5.3	11 664 693	10 487 464	6.5	2 986 781	2 819 364	5.9	2 986 781	2 819 364	5.9	642 946	(303 196)	312.1	4 247 727	3 006 863	41.3	23.0	18.1
1202	Fedhealth Medical Scheme	76 957	76 396	0.7	177 968	179 128	-0.6	1 636 258	1 477 661	10.7	1 466 792	1 294 717	13.3	1 406 259	1 241 127	13.3	1 233 755	1 066 289	15.7	283 516	257 139	10.3	283 516	257 139	10.3	(50 479)	(28 711)	75.8	467 244	438 841	6.5	28.6	29.7
1554	Genesis Medical Scheme	9 037	10 102	-10.5	26 964	30 364	-11.2	171 930	165 227	4.1	154 067	144 922	6.3	130 375	129 584	0.6	113 834	108 876	4.6	22 715	31 977	-29.0	22 715	31 977	-29.0	17 518	4 069	330.5	115 755	85 414	35.5	67.3	51.7
1561	Gen-Health Medical Scheme	11 211	13 485	-16.9	26 329	31 976	-17.7	192 627	223 681	-13.9	181 727	173 934	4.5	151 061	146 722	3.0	135 754	115 724	17.3	37 802	37 774	0.1	37 802	37 774	0.1	8 171	20 435	-60.0	99 898	76 499	30.6	51.9	34.2
1162	Global Health	22 553	24 063	-6.3	52 446	57 189	-8.3	567 593	564 196	0.6	460 118	459 470	0.1	513 063	516 176	-0.6	412 172	421 229	-2.2	60 318	65 289	-7.6	60 318	65 289	-7.6	(12 372)	(27 048)	-54.3	85 037	67 033	26.9	15.0	11.9
1466	Good Hope Medical Aid Society	3 892	3 673	6.0	10 991	11 126	-1.2	37 601	35 080	7.2	37 601	35 080	7.2	34 884	32 821	6.3	34 884	32 821	6.3	4 784	4 166	14.8	4 784	4 166	14.8	(2 066)	(1 908)	8.3	38 600	37 175	3.8	102.7	106.0
1537	Hosmed Medical Aid Scheme	35 820	40 249	-11.0	124 034	144 236	-14.0	780 675	771 197	1.2	780 675	771 197	1.2	664 391	717 862	-7.4	664 391	717 862	-7.4	121 015	128 861	-6.1	121 015	128 861	-6.1	(4 731)	(75 526)	-93.7	105 587	99 919	5.7	13.5	13.0
1556	Humanity Medical Scheme	10 220	12 457	-18.0	28 755	36 323	-20.8	237 261	265 163	-10.5	237 261	261 909	-9.4	239 407	256 732	-6.7	239 236	252 047	-5.1	51 023	48 144	6.0	51 023	48 144	6.0	(52 998)	(38 282)	38.4	8 715	47 505	-81.7	3.7	17.9
1577	Ingwe Health Plan	17 359	18 305	-5.2	29 618	31 617	-6.3	166 995	156 509	6.7	166 995	156 509	6.7	139 112	133 126	4.5	139 112	133 072	4.5	36 331	38 608	-5.9	36 331	38 608	-5.9	(8 448)	(15 171)	-44.3	21 943	26 316	-16.6	13.1	16.8
1576	Liberty Medical Scheme	45 238	43 430	4.2	98 061	94 302	4.0	910 186	806 311	12.9	804 961	709 609	13.4	752 638	744 601	1.1	667 538	635 608	5.0	145 342	143 557	1.2	145 342	143 557	1.2	(7 919)	(69 555)	-88.6	190 996	173 235	10.3	21.0	21.5
1536	Lifemed Medical Scheme	2 891	3 113	-7.1	7 394	8 122	-9.0	91 774	90 273	1.7	89 350	90 273	-1.0	83 051	83 666	-0.7	81 264	83 645	-2.8	15 544	16 546	-6.1	15 544	16 546	-6.1	(7 458)	(9 917)	-24.8	24 155	28 807	-16.1	26.3	31.9
1549	Medicover	55 276	50 626	9.2	145 569	135 694	7.3	981 523	866 951	13.2	821 294	715 780	14.7	998 106	838 474	19.0	921 883	741 585	24.3	114 697	115 062	-0.3	114 697	115 062	-0.3	(215 286)	(140 867)	52.8	375 103	517 386	-27.3	38.2	59.7
1149	Medihelp	96 230	103 408	-6.9	183 711	197 506	-7.0	2 771 671	2 668 690	3.9	2 749 985	2 604 147	5.6	2 396 010	2 441 188	-1.9	2 370 256	2 351 777	0.8	181 429	252 882	-11.3	181 429	252 882	-11.3	98 301	(512)	193163	831 147	652 946	-27.3	30.0	24.5
1506	Medimed Medical Scheme	4 744	4 710	0.7	12 623	12 508	0.9	83 509	77 278	8.1	72 573	66 965	8.4	65 826	63 706	3.3	55 671	53 861	3.4	8 108	7 311	10.9	8 108	7 311	10.9	8 794	5 793	51.8	66 519	51 997	27.9	79.7	67.3
1140	Medshield Medical Scheme	72 865	73 481	-0.8	182 240	187 200	-2.6	1 207 873	1 235 343	-2.2	1 207 873	1 235 654	-2.3	1 020 867	954 609	6.9	1 020 867	948 797	7.6	273 291	238 978	14.4	273 291	238 978	14.4	(86 300)	47 879	-280.2	812 392	797 688	1.8	67.3	64.6
1021	Meridian Health	1 798	1 792	0.3	4 108	4 111	-0.1	42 817	41 803	2.4	34 080	33 212	2.6	47 320	43 538	8.7	42 411	38 691	9.6	6 808	6 479	5.1	6 808	6 479	5.1	(15 139)	(11 957)	26.6	4 679	5 107	-12.3	112.9	131.8
1167	Momentum Health	70 341	61 661	14.1	157 671	139 415	13.1	1 315 033	1 070 622	22.8	1 156 813	948 087	22.0	1 171 730	1 016 031	15.3	990 025	826 898	19.7	242 753	202 626	19.8	242 753	202 626	19.8	(75 965)	(81 437)	-6.7	265 068	285 715	-7.2	20.2	26.7
1087	Munimed	37 905	42 224	-10.2	94 440	107 065	-11.8	1 065 701	1 089 102	-2.1	1 042 783	1 089 102	-4.3	936 982	969 233	-3.3	919 239	968 590	-5.1	140 369	143 294	-2.0	140 369	143 294	-2.0	(16 825)	(22 782)	-26.1	169 874	152 824	11.2	15.9	14.0
1166	National Independent Medical Aid Society (NIMAS)	16 656	16 915	-1.5	38 074	39 034	-2.5	328 677	312 016	5.3	307 118	292 417	5.0	301 572	273 964	10.1	282 356	257 237	9.8	37 366	27 476	36.0	37 366	27 349	36.6	(12 604)	7 831	-260.9	73 718	70 620	4.4	22.4	22.6
1560	Openplan Medical Scheme	14 284	15 953	-10.5	29 621	34 549	-14.3	308 369	303 241	1.7	283 293	277 532	2.1	294 223	323 267	-9.0	268 868	294 796	-8.8	42 834	50 107	-14.5	42 834	50 107	-14.5	(28 409)	(67 370)	-57.8	88 326	95 504	-7.5	28.6	31.5
1215	Oxygen Medical Scheme	84 762	92 342	-8.2	199 957	222 951	-10.3	1 584 964	1 550 213	2.2	1 510 460	1 441 402	4.8	1 401 985	1 375 685	1.9	1 321 918	1 251 544	5.6	261 180	270 471	-3.4	261 180	270 471	-3.4	(72 637)	(80 613)	-9.9	278 473	304 053	-8.4	17.6	19.6
1587	Pathfinder Medical Scheme	2 022	2 083	-2.9	3 070	3 602	-14.8	22 654	20 220	12.0	22 831	19 312	18.2	17 263	16 567	4.2	16 762	15 950	5.1	5 108	3 815	33.9	5 108	3 815	33.9	962	(454)	312.1	(812)	(1 899)	-57.2	-3.6	-9.4
1546	Pharos Medical Plan	8 227	9 970	-17.5	19 717	24 240	-18.7	197 839	224 645	-11.9	197 009	224 645	-12.3	156 335	175 286	-10.8	154 190	169 868	-9.2	34 025	41 720	-18.4	34 025	41 720	-18.4	8 793	13 057	-32.7	17 856	6 180	188.9	9.0	2.8
1454	Pro Sano Medical Scheme	32 997	36 687	-10.1	81 558	95 968	-15.0	721 675	807 205	-10.6	588 907	655 435	-10.2	684 452	779 530	-12.2	553 590																

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant health-care expenditure (incl. PMSA and managed care claims)			Net relevant health care expenditure (incl. managed care claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Year-end reserve position (per Regulation 29)			Solvency ratio %	
		Average 2007	Average 2006	% growth	Average 2007	Average 2006	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007	2006			
Registered schemes: restricted																																	
1005	AECI Medical Aid Society	7 972	7 908	0.8	17 975	18 121	-0.8	203 752	192 607	5.8	203 752	192 607	5.8	197 385	192 275	2.7	197 385	192 068	2.8	19 330	18 241	6.0	19 330	18 241	6.0	(12 963)	(17 702)	-26.8	158 911	117 626	35.1	78.0	61.1
1567	Afrox Medical Aid Society	3 096	2 842	8.9	7 549	7 063	6.9	64 466	57 359	12.4	64 466	55 811	15.5	58 912	51 023	15.5	58 819	47 965	22.6	6 150	4 388	40.1	6 150	4 388	40.1	(504)	3 458	-114.6	83 759	76 645	9.3	129.9	133.6
1456	Alliance Midmed Medical Scheme	1 842	1 725	6.8	4 811	4 674	2.9	47 314	44 522	6.3	42 602	39 543	7.7	41 186	38 163	7.9	38 124	34 919	9.2	5 038	4 388	14.8	5 038	4 388	14.8	(561)	237	-336.7	40 317	36 940	9.1	85.2	83.0
1534	Altron Medical Aid Scheme	6 248	6 250	-	14 041	14 414	-2.6	154 635	142 736	8.3	122 414	107 483	13.9	135 984	131 218	3.6	107 453	100 932	6.5	17 480	17 398	0.5	17 480	17 398	0.5	(2 518)	(10 847)	-76.8	48 951	44 294	10.5	31.7	31.0
1012	Anglo Medical Scheme	12 397	12 454	-0.5	30 074	31 095	-3.3	355 927	336 647	5.7	297 732	272 756	9.2	337 428	316 317	6.7	284 969	265 983	7.1	26 573	26 020	2.1	26 573	26 020	2.1	(13 810)	(19 248)	-28.3	1 593 243	1 236 162	28.9	447.6	367.2
1571	Anglovaal Group Medical Scheme	4 115	4 207	-2.2	8 726	9 157	-4.7	99 980	98 712	1.3	75 079	74 190	1.2	88 632	95 504	-7.2	65 686	72 596	-9.5	11 365	11 140	2.0	11 365	11 140	2.0	(1 971)	(9 546)	-79.3	110 104	102 987	6.9	110.1	104.3
1279	Bankmed	96 909	90 999	6.5	192 942	184 971	4.3	2 022 240	1 822 170	11.0	1 688 824	1 513 450	11.6	1 739 319	1 575 700	10.4	1 450 093	1 300 328	11.5	193 048	198 269	-2.6	193 048	198 269	-2.6	45 683	14 853	207.6	1 089 131	903 744	20.5	53.9	49.6
1507	Barloworld Medical Scheme	6 213	6 890	-9.8	13 505	15 261	-11.5	183 855	188 684	-2.6	183 855	188 684	-2.6	179 452	189 478	-5.3	179 452	189 478	-5.3	14 422	15 584	-7.5	14 422	15 584	-7.5	(10 019)	(16 378)	-38.8	99 191	103 038	-3.7	54.0	54.6
1557	BHP Billiton SA Medical Scheme	3 794	4 968	-23.6	8 436	11 461	-26.4	75 479	90 811	-16.9	75 479	90 811	-16.9	100 004	117 615	-15.0	100 004	117 615	-15.0	7 715	11 212	-31.2	7 715	11 212	-31.2	(32 239)	(38 015)	-15.2	71 582	83 129	-13.9	94.8	91.5
1115	Biz Health Medical Scheme	876	962	-8.9	1 430	1 608	-11.1	30 359	33 422	-9.2	28 978	32 026	-9.5	33 739	34 282	-1.6	32 758	33 238	-1.4	4 350	4 216	3.2	4 350	4 216	3.2	(8 130)	(5 429)	49.8	7 963	14 536	-45.2	26.2	43.5
1526	BMW Employees Medical Aid Society	2 421	2 498	-3.1	6 759	7 183	-5.9	60 375	60 695	-0.5	57 363	57 669	-0.5	62 096	56 616	9.7	61 753	56 430	9.4	5 621	5 541	1.4	5 621	5 541	1.4	(10 010)	(4 301)	132.7	60 157	63 395	-5.1	99.6	104.4
1237	BPSA Medical Scheme	2 508	2 549	-1.6	5 872	6 053	-3.0	51 977	49 481	5.0	51 977	49 481	5.0	59 033	58 544	0.8	59 033	58 544	0.8	4 147	4 168	-0.5	4 147	4 168	-0.5	(1 202)	(13 231)	-15.3	49 582	33 001	50.2	95.4	66.7
1590	Building & Construction Industry Medical Aid Fund	4 778	4 751	0.6	11 856	11 826	0.3	41 264	37 118	11.2	41 264	37 118	11.2	35 338	31 667	11.6	35 338	31 667	11.6	5 974	5 338	11.9	5 974	5 338	11.9	(48)	112	-143.0	27 594	25 112	9.9	66.9	67.7
1593	Built Environment Professional Associations Medical Scheme (BEPMED)	1 789	1 572	13.8	4 226	3 796	11.3	40 914	34 225	19.5	31 942	28 136	13.5	37 078	29 244	26.8	28 549	23 692	20.5	5 280	5 019	5.2	5 280	5 019	5.2	(1 886)	(575)	228.1	972	2 467	-60.6	2.4	7.2
1158	Cawmed Medical Scheme	342	375	-8.9	450	492	-8.5	5 554	5 812	-4.4	5 554	5 812	-4.4	12 917	12 502	3.3	12 917	12 502	3.3	1 822	1 331	36.9	1 822	1 331	36.9	(9 185)	(8 021)	14.5	17 777	23 472	-24.3	320.1	403.8
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	20 924	19 879	5.3	36 184	34 749	4.1	414 874	379 482	9.3	382 075	348 908	9.5	349 884	319 348	9.6	323 104	293 772	10.0	58 395	52 744	10.7	58 395	52 744	10.7	577	2 392	-75.9	173 042	154 457	12.0	41.7	40.7
1521	Clicks Group Medical Scheme	1 900	2 156	-11.9	4 033	4 637	-13.0	22 491	21 472	4.7	22 491	21 022	7.0	16 787	20 400	-17.7	16 744	19 761	-15.3	3 694	4 132	-10.6	3 694	4 132	-10.6	2 053	(2 871)	171.5	4 293	1 863	130.5	19.1	8.7
1570	CSIR Medical Scheme	2 167	2 492	-13.1	4 380	5 308	-17.5	30 075	50 430	-40.4	24 272	42 892	-43.4	31 103	47 691	-34.8	25 559	39 054	-34.6	4 964	7 640	-35.0	4 964	7 640	-35.0	(6 251)	(3 801)	64.4	-	14 824	-100.0	-	29.4
1039	DCMed Medical Aid Fund	3 729	4 002	-6.8	9 779	10 377	-5.8	78 805	81 974	-3.9	78 805	81 974	-3.9	68 683	74 110	-7.3	68 683	74 110	-7.3	8 646	7 859	10.0	8 646	7 859	10.0	1 476	5	27 988.8	55 924	48 077	16.3	71.0	58.6
1068	De Beers Benefit Society	8 704	9 495	-8.3	21 446	24 019	-10.7	206 876	227 354	-9.0	206 876	227 354	-9.0	203 431	188 372	8.0	203 431	188 372	8.0	16 503	15 994	3.2	16 503	15 994	3.2	(13 059)	22 989	-156.8	299 513	287 190	4.3	144.8	126.3
1484	Edcon Medical Aid Scheme	3 640	3 455	5.4	7 324	7 015	4.4	66 687	61 219	8.9	52 944	48 690	8.7	57 668	57 415	0.4	44 580	45 135	-1.2	9 240	8 332	10.9	9 240	8 332	10.9	(876)	(4 777)	-81.7	30 235	28 173	7.3	45.3	46.0
1513	Elerines Holdings Medical Aid Society	-	678	-100.0	-	1 724	-100.0	-	15 345	-100.0	-	11 522	-100.0	-	14 772	-100.0	-	12 611	-100.0	-	1 456	-100.0	-	1 456	-100.0	-	(2 544)	100.0	-	12 426	-100.0	-	81.0
1572	Engen Medical Benefit Fund	3 159	3 049	3.6	7 695	7 602	1.2	87 002	78 183	11.3	73 952	66 455	11.3	82 421	73 875	11.6	70 869	63 149	12.2	6 027	5 107	18.0	6 027	5 107	18.0	(2 944)	(1 802)	63.4	52 568	51 031	3.0	60.4	65.3
1585	Eythumed Medical Scheme	4 250	4 633	-8.3	8 817	9 667	-8.8	33 330	33 966	-1.9	33 330	33 966	-1.9	32 121	28 164	14.1	32 121	28 164	14.1	6 224	6 960	-10.6	6 224	6 960	-10.6	(5 016)	(1 158)	333.0	27 444	27 217	0.8	82.3	80.1
1271	Fishing Industry Medical Scheme (Fishmed)	1 105	1 227	-9.9	2 771	3 121	-11.2	3 939	4 129	-4.6	3 939	4 129	-4.6	2 705	2 525	7.1	2 705	2 525	7.1	1 125	1 014	10.8	1 125	1 014	10.8	109	589	-81.4	5 559	4 982	11.6	141.1	120.7
1086	FoodWorkers Medical Benefit Fund	11 744	7 720	52.1	17 181	12 326	39.4	13 049	12 210	6.9	13 049	12 210	6.9	7 447	6 668	11.7	7 447	6 668	11.7	2 857	2 627	8.8	2 857	2 627	8.8	2 744	2 915	-5.9	45 635	33 245	37.3	349.7	272.3
1578	Foschini Group Medical Aid Scheme	2 247	2 220	1.2	4 616	4 552	1.4	39 519	37 682	4.9	39 519	37 682	4.9	37 012	34 771	6.4	37 012	34 771	6.4	3 929	3 637	8.0	3 929	3 637	8.0	(1 421)	(727)	95.7	36 495	35 498	2.8	92.4	94.2
1270	Golden Arrow Employees Medical Benefit Fund	2 317	2 306	0.5	5 975	6 023	-0.8	14 196	13 529	4.9	14 196	13 529	4.9	21 116	17 566	20.2	21 116	17 566	20.2	3 777	3 639	3.8	3 777	3 639	3.8	(10 696)	(7 676)	39.3	19 519	16 618	17.5	137.5	122.8
1598	Government Employees Medical Scheme (GEMS)	133 578	13 900.4	364 020	34 289	961.6	2 557 139	223 576	1043.7	2 485 211	216 191	1049.5	2 239 550	196 161	1041.7	2 182 131	191 092	1041.9	182 614	25 050	629.0	182 614	25 050	629.0	120 466	49 244	148.6	214 436	81 934	161.7	8.4	36.6	
1523	Grintek Electronics Medical Aid Scheme	1 153	1 089	5.9	2 929	2 788	5.1	25 640	22 678	13.1	25 640	22 678	13.1	23 217	23 722	-2.1	22 994	23 026	-0.1	3 149	2 872	9.6	3 149	2 872	9.6	(502)	(3 220)	-84.4	30 158	27 800	8.5	117.6	122.6
1487	Holcim South Africa Medical Scheme	1 340	1 279	4.7	3 084	2 996	2.9	40 255	36 104	11.5	32 508	29 110	11.7	36 503	33 460	9.1	29 361	26 939	9.0	3 046	2 918	4.4	3 046	2 918	4.4	101	(746)	113.5	21 869	19 092	14.5	54.3	

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant health-care expenditure incurred (incl. PMSA and managed care claims)			Net relevant health care expenditure incurred (incl. managed care claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Year-end reserve position (per Regulation 29)			Solvency ratio %	
		Average 2007	Average 2006	% growth	Average 2007	Average 2006	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007	
1197	Libcare Medical Scheme	4 755	4 652	2.2	11 069	11 094	-0.2	113 295	107 759	5.1	85 017	80 906	5.1	116 708	100 026	16.7	94 427	77 187	22.3	12 146	11 141	9.0	12 146	11 141	9.0	(21 556)	(7 422)	190.4	122 608	128 695	-4.7	108.2	119.4
1599	Lonmin Medical Scheme	20 344	19	5.1	20 539	19	6.0	83 497	77 050	8.4	83 497	77 050	8.4	71 283	47 815	49.1	71 283	47 815	49.1	18 153	19 343	-6.2	18 153	19 343	-6.2	(5 939)	9 892	-160.0	5 713	10 505	-45.6	6.8	13.6
1547	Malcor Medical Scheme	3 931	3 929	0.1	9 219	9 243	-0.3	117 101	100 993	15.9	115 794	99 813	16.0	104 300	98 154	6.3	103 348	97 268	6.3	12 259	5 891	108.1	12 259	5 891	108.1	186	(3 347)	105.6	31 763	26 162	21.4	27.1	25.9
1042	Mascom Medical Scheme	775	810	-4.3	1 243	1 294	-4.0	21 225	22 629	-6.2	16 436	17 858	-8.0	26 793	26 061	2.8	22 181	21 184	4.7	1 353	1 337	1.2	1 353	1 337	1.2	(7 098)	(4 663)	52.2	11 804	16 666	-29.2	55.6	73.6
1495	Massmart Health Plan	1 691	1 654	2.3	3 752	3 685	1.8	45 929	42 086	9.1	34 448	31 556	9.2	36 692	31 921	14.9	29 307	25 354	15.6	3 911	3 748	4.4	3 911	3 748	4.4	1 229	2 454	-49.9	39 984	32 682	22.3	87.1	77.7
1588	MEDCOR	31 164	34 673	-10.1	86 217	94 844	-9.1	653 038	659 627	-1.0	653 038	659 627	-1.0	618 399	639 476	-3.3	618 399	639 476	-3.3	59 984	60 922	-1.5	59 984	60 922	-1.5	(25 346)	(40 771)	-37.8	158 249	160 879	-1.6	24.2	24.4
1548	Medipos Medical Scheme	9 892	9 869	0.2	22 060	21 974	0.4	218 039	198 647	9.8	168 424	158 956	6.0	203 117	212 612	-4.5	158 975	172 612	-7.9	22 100	20 248	9.1	22 100	20 248	9.1	(12 652)	(33 903)	-62.7	638 710	490 295	30.3	292.9	246.8
1568	Medisense Medical Scheme	7 398	7 082	4.5	16 951	16 550	2.4	124 461	124 109	0.3	124 461	124 109	0.3	114 311	93 673	21.8	114 311	93 673	21.8	16 388	14 888	10.1	16 388	14 888	10.1	(6 058)	15 347	-139.0	120 279	116 109	3.6	96.6	93.6
1535	Metrocare	1 770	1 913	-7.4	4 465	4 964	-10.1	50 170	51 012	-1.7	50 170	51 012	-1.7	49 677	45 466	9.3	49 677	45 466	9.3	3 632	4 315	-15.8	3 632	4 315	-15.8	(3 139)	1 231	-354.9	83 461	78 866	5.8	166.4	154.6
1105	Metropolitan Medical Scheme	4 855	4 767	1.8	12 201	12 130	0.6	100 641	96 735	4.0	100 641	96 735	4.0	98 149	88 030	11.5	98 149	88 030	11.5	9 564	8 985	6.4	9 564	8 985	6.4	(7 071)	(280)	2424.5	77 401	73 001	6.0	76.9	75.5
1569	Minemed Medical Scheme	6 573	6 644	-1.1	15 177	15 278	-0.7	136 571	125 164	9.1	136 571	125 164	9.1	136 776	124 911	9.5	136 776	124 911	9.5	12 793	11 131	14.9	12 793	11 131	14.9	(12 999)	(10 878)	19.5	45 116	51 816	-12.9	33.0	41.4
1566	Moremed Medical Scheme	1 303	1 453	-10.3	2 517	3 049	-17.5	8 600	8 614	-0.2	8 407	8 415	-0.1	9 031	7 759	16.4	8 896	7 648	16.3	2 684	3 081	-12.9	2 684	3 081	-12.9	(3 173)	(2 314)	37.1	11 400	12 546	-9.1	132.6	145.6
1600	Motohealth Care Medical Scheme	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-	NC	-	NC	-	
1208	Mutual & Federal Medical Aid Fund	3 055	3 129	-2.3	5 717	6 014	-4.9	29 944	59 306	-49.5	27 163	53 843	-49.6	30 005	50 534	-40.6	26 217	44 440	-41.0	4 420	6 652	-33.6	4 420	6 652	-33.6	(3 474)	2 751	-226.3	NC	41 069	-	-	69.2
1154	Nampak SA Medical Scheme	5 147	5 197	-1.0	13 073	13 468	-2.9	137 528	133 723	2.6	125 389	121 949	2.8	125 518	117 688	6.7	113 046	104 793	7.9	12 185	12 062	1.0	12 185	12 062	1.0	157	5 094	-96.9	98 769	94 899	4.1	72.0	71.0
1241	Naspers Medical Fund	6 663	6 060	9.9	13 317	12 339	7.9	134 928	118 646	13.7	109 573	98 485	11.3	127 062	99 611	27.6	105 913	83 803	26.4	13 879	11 019	26.0	13 879	11 019	26.0	(10 218)	3 664	-378.9	100 995	102 754	-1.7	74.9	86.6
1469	Nedgroup Medical Aid Scheme	22 232	19 066	16.6	45 326	40 763	11.2	385 585	323 029	19.4	360 521	302 927	19.0	365 766	307 355	19.0	342 593	287 940	19.0	43 036	33 908	26.9	43 036	33 908	26.9	(25 108)	(18 921)	32.7	201 362	133 426	50.9	52.2	41.3
1584	Netcare Medical Scheme	13 256	11 618	14.1	30 246	26 729	13.2	322 074	258 207	24.7	271 175	220 720	22.9	259 267	215 817	20.1	218 020	180 903	20.5	28 478	26 814	6.2	28 478	26 814	6.2	24 677	13 003	89.8	173 466	125 791	37.9	53.9	48.7
1214	Old Mutual Staff Medical Aid Scheme	14 618	14 261	2.5	32 047	32 188	-0.4	252 613	237 877	6.2	245 564	221 686	10.8	252 243	209 144	20.6	241 699	190 028	27.2	29 945	25 397	17.9	29 945	25 397	17.9	(26 080)	6 260	-516.6	147 515	152 180	-3.1	58.4	64.0
1441	Parmed Medical Aid Scheme	2 089	2 104	-0.7	5 451	5 568	-2.1	103 667	93 981	10.3	103 667	93 981	10.3	97 598	96 862	0.8	97 598	96 862	0.8	3 187	3 585	-11.1	3 187	3 585	-11.1	2 882	(6 466)	144.6	58 677	49 291	19.0	56.6	52.4
1515	PG Bison Medical Aid Society	747	717	4.2	1 731	1 689	2.5	21 665	19 368	11.9	21 665	19 368	11.9	16 711	15 826	5.6	16 711	15 826	5.6	2 132	1 812	17.7	2 132	1 812	17.7	2 823	1 730	63.1	19 993	15 594	28.2	92.3	80.5
1186	PG Group Medical Scheme	1 139	1 055	7.9	2 401	2 267	5.9	33 314	31 190	6.8	25 150	23 579	6.7	30 417	25 331	20.1	23 375	18 707	25.0	2 281	2 221	2.7	2 281	2 221	2.7	(506)	2 565	-119.1	38 704	36 671	5.5	116.2	117.6
1563	Pick n Pay Medical Scheme	6 557	6 130	7.0	13 874	13 243	4.8	129 906	115 016	12.9	97 503	86 446	12.8	108 435	94 437	14.8	80 646	69 703	15.7	13 884	12 245	13.4	13 884	12 245	13.4	2 973	4 499	-33.9	112 242	100 076	12.2	86.4	87.0
1583	Platinum Health	27 115	21 766	24.6	46 116	39 940	15.5	230 150	195 135	17.9	230 150	195 135	17.9	239 750	192 437	24.6	239 750	192 437	24.6	20 663	5 562	271.5	20 663	5 562	271.5	(30 263)	(3 092)	878.9	112 050	95 810	17.0	48.7	49.1
1194	Profmed	23 790	24 154	-1.5	62 015	62 985	-1.5	526 133	490 008	7.4	526 133	490 008	7.4	469 056	408 801	14.7	469 056	408 151	14.9	77 203	67 354	14.6	77 203	67 354	14.6	(20 126)	14 503	-238.8	297 482	255 951	16.2	56.5	52.2
1516	Quantum Medical Aid Society	7 218	7 588	-4.9	15 270	16 323	-6.5	105 956	107 558	-1.5	85 924	92 249	-6.9	95 863	94 935	1.0	75 487	74 288	1.6	15 751	15 670	0.5	15 751	15 670	0.5	(5 314)	2 291	-331.9	139 588	130 331	7.1	131.7	121.2
1201	Rand Water Medical Scheme	2 804	2 732	2.6	6 885	6 633	3.8	74 190	68 792	7.8	74 190	68 792	7.8	62 669	61 573	1.8	62 669	61 573	1.8	5 141	5 166	-0.5	5 141	5 166	-0.5	6 379	2 053	210.7	79 496	66 010	20.4	107.2	96.0
1430	Remedi Medical Aid Scheme	13 676	12 960	5.5	32 070	30 830	4.0	341 131	294 345	15.9	295 283	255 040	15.8	301 877	269 098	12.2	266 468	238 598	11.7	24 341	21 882	11.2	24 341	21 882	11.2	4 474	(5 440)	182.2	185 303	167 304	10.8	54.3	56.8
1176	Retail Medical Scheme	4 809	4 367	10.1	9 862	9 303	6.0	89 184	83 670	6.6	77 330	71 728	7.8	69 356	65 493	5.9	58 041	54 054	7.4	10 635	9 428	12.8	10 635	9 428	12.8	8 654	8 246	4.9	78 270	64 476	21.4	87.8	77.1
1013	Rhodes University Medical Scheme	949	934	1.5	2 029	1 975	2.7	18 307	17 351	5.5	18 307	17 351	5.5	14 991	13 895	7.9	14 991	13 895	7.9	1 742	1 792	-2.8	1 742	1 792	-2.8	1 574	1 664	-5.4	17 681	14 541	21.6	96.6	83.8
1209	SA Breweries Medical Aid Society	8 394	7 862	6.8	19 824	19 093	3.8	178 368	159 782	11.6	164 263	146 232	12.3	146 760	133 300	10.1	135 609	122 187	10.5	18 011	16 067	12.1	18 011	16 067	12.1	11 183	7 978	40.2	159 545	134 790			

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant health-care expenditure incurred (incl. PMSA and managed care claims)			Net relevant health-care expenditure incurred (incl. managed care claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Year-end reserve position (per Regulation 29)			Solvency ratio %	
		Average 2007	Average 2006	% growth	Average 2007	Average 2006	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007 R'000	2006 R'000	% growth	2007	2006			
1291	Witbank Coalfields Medical Aid Scheme	6 655	6 252	6.5	17 145	16 520	3.8	186 535	168 011	11.0	136 159	122 469	11.2	160 008	148 907	7.5	117 939	109 812	7.4	9 420	9 837	-4.2	9 420	9 837	-4.2	8 800	2 820	212.0	214 644	185 228	15.9	115.1	110.2
1293	Wooltru Healthcare Fund	8 604	8 080	6.5	18 217	17 373	4.9	139 676	125 281	11.5	139 676	125 281	11.5	128 963	110 917	16.3	128 963	110 590	16.6	18 691	16 729	11.7	18 691	16 729	11.7	(7 978)	(2 038)	291.5	139 728	129 615	7.8	100.0	103.5
1253	Xstrata Medical Aid Scheme	6 131	5 085	20.6	17 553	14 587	20.3	103 940	85 640	21.4	103 940	85 640	21.4	89 403	74 001	20.8	89 403	74 001	20.8	11 400	8 942	27.5	11 400	8 942	27.5	3 137	2 696	16.4	58 113	50 704	14.6	55.9	59.2
Sub-total: registered restricted schemes		994 712	841 320	18.2	2 347 280	1 973 346	18.9	19 572 859	15 816 225	23.8	18 280 553	14 632 210	24.9	18 081 514	14 842 386	21.8	16 947 164	13 783 124	23.0	1 822 831	1 535 626	18.7	1 822 831	1 535 626	18.7	(489 443)	(686 540)	-28.7	11 537 428	10 230 928	12.8	58.9	64.7
Total registered schemes		3 092 952	2 913 497	6.2	7 314 009	6 981 724	4.8	64 654 344	57 566 711	12.3	58 344 555	51 389 000	13.5	56 311 569	51 108 925	10.2	50 419 924	45 208 347	11.5	8 916 589	8 310 442	7.3	8 916 589	8 310 315	7.3	(991 959)	(2 129 661)	-53.4	24 452 340	21 811 386	12.1	37.8	37.9

Notes

- a An encumbered asset was excluded in the calculation of the solvency ratio.
- b The scheme was registered in 2002, and a phase-in solvency ratio of 25.0% applies.
- c The scheme was registered in 2003, and a phase-in solvency ratio of 22.0% applies.
- d The scheme was registered in 2004, and a phase-in solvency ratio of 17.5% applies.
- e The scheme was registered in 2005, and a phase-in solvency ratio of 13.5% applies.
- f The scheme was registered in 2006, and a phase-in solvency ratio of 13.5% applies.
- g KwaZulu-Natal Medical Aid Scheme changed its name to Humanity Medical Scheme with effect from 1 November 2007.
- h Nedcor Medical Scheme changed its name to Nedgroup Medical Aid Scheme with effect from 1 January 2007.
- i Government Employees Medical Scheme (GEMS) was registered on 1 January 2005, but only started with operation with effect from 1 January 2006.
- j CSIR Medical Scheme amalgamated with Bestmed Medical Scheme with effect from 1 September 2007.
- k Mutual & Federal Medical Aid Fund amalgamated with Nedgroup Medical Aid Scheme with effect from 1 July 2007.
- l Motohealth Care Medical Scheme was registered with effect from 1 October 2007.
- m Ellerines Holdings Medical Aid Society was liquidated with effect from 1 July 2007.
- PMSA = Personal Medical Savings Account
 - Net relevant healthcare expenditure incurred (incl. managed healthcare claims) includes risk transfer arrangements.

- The scheme liquidated in 2007. No figures were submitted at the time of finalising the Annual Report.
 - The audited figures for Clicks Group Medical Scheme were not submitted at the time of finalising the Annual Report.
 - Ellerines Holdings Medical Aid Society was liquidated with effect from 1 July 2007.
- The following schemes amalgamated in 2006 and 2007:
 - CSIR Medical Scheme amalgamated with Bestmed Medical Scheme with effect from 1 September 2007.
 - Mutual & Federal Medical Aid Fund amalgamated with Nedgroup Medical Aid Scheme with effect from 1 July 2007.
 - Medical Expenses Distribution Society (MEDS) amalgamated with Oxygen Medical Scheme with effect from 1 January 2006.
 - The members of Protector Health were transferred to Bonitas Medical Fund with effect from 1 January 2006. The amalgamation was approved on 3 October 2006.
 - Klerksdorp Medical Benefit Society (KDM) amalgamated with Medicover with effect from 1 July 2006.
- The scheme was registered in 2007. The solvency ratio is not directly comparable to the rest of the industry.

Ref. no.	Name of medical scheme	Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA and managed care claims)			Net relevant healthcare expenditure incurred (incl. managed care claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Year-end reserve position (per Regulation 29)			Solvency ratio											
		pabpm		%	pabpm		%	As % of GCI		pabpm		%	As % of RCI		pabpm		%	As % of RCI		pabpm		%	As % of GCI		pabpm		%	2007 %	2006 %								
		2007 R	2006 R	growth	2007 R	2006 R	growth	2007	2006	2007 R	2006 R	growth	2007	2006	2007 R	2006 R	growth	2007	2006	2007 R	2006 R	growth	2007	2006	2007 R	2006 R	growth	2007 %	2006 %								
Registered schemes: open																																					
1252	Bestmed Medical Scheme	756.5	699.0	8.2	611.9	564.2	8.5	83.8	80.1	634.1	560.1	13.2	82.0	76.6	501.4	432.2	16.0	14.5	15.0	109.5	105.1	4.1	17.9	18.6	109.5	105.1	4.1	0.1	3.8	0.9	26.9	-96.6	4 453.4	3 937.1	13.1	49.1	46.9
1512	Bonitas Medical Fund	665.5	596.6	11.5	660.3	594.2	11.1	88.2	89.8	586.9	536.0	9.5	88.2	89.8	582.2	533.7	9.1	13.9	14.8	92.8	88.5	4.9	14.1	14.9	92.8	88.5	4.9	-2.2	-4.7	(14.8)	(28.0)	-47.1	3 846.9	3 507.8	9.7	48.2	49.0
1034	Cape Medical Plan	535.0	507.1	5.5	438.8	427.6	2.6	100.9	95.6	540.1	485.0	11.4	102.9	93.7	451.5	400.7	12.7	19.1	20.0	102.3	101.3	1.0	23.3	23.7	102.3	101.3	1.0	-21.5	-14.7	(115.1)	(74.4)	54.6	9 143.7	9 798.2	-6.7	142.4	161.0
1048	CIMAS Wellness Medical Aid Scheme	1 079.2	938.0	15.1	1 025.3	894.6	14.6	111.1	109.4	1 198.7	1 025.8	16.9	112.4	110.1	1 152.0	985.3	16.9	16.4	20.6	177.5	192.9	-8.0	17.3	21.6	177.5	192.9	-8.0	-28.2	-30.2	(304.2)	(283.6)	7.3	31 898.8	31 825.3	0.2	246.3	282.7
1552	Community Medical Aid Scheme (COMMED)	666.0	632.3	5.3	666.0	632.3	5.3	87.9	87.6	585.1	554.1	5.6	87.9	87.6	585.1	554.1	5.6	31.1	25.5	206.9	161.3	28.2	31.1	25.5	206.9	161.3	28.2	-18.9	-13.1	(126.0)	(83.1)	51.6	4 592.0	4 718.9	-2.7	57.5	62.2
1491	Compcare Medical Scheme	849.1	796.8	6.6	809.8	757.7	6.9	91.1	88.1	773.9	702.2	10.2	91.9	88.9	744.1	673.6	10.5	19.2	20.1	162.9	159.8	2.0	20.1	21.1	162.9	159.8	2.0	-11.5	-9.5	(97.3)	(75.7)	28.5	2 881.7	3 663.5	-21.3	28.3	38.3
1125	Discovery Health Medical Scheme	815.8	759.4	7.4	653.5	594.2	10.0	79.6	83.9	649.1	637.4	1.8	75.5	80.7	493.2	479.2	2.9	16.2	17.0	131.9	128.8	2.4	20.2	21.7	131.9	128.8	2.4	3.5	-1.8	28.4	(13.9)	305.0	2 251.7	1 648.7	36.6	23.0	18.1
1202	Fedhealth Medical Scheme	766.2	687.4	11.5	686.8	602.3	14.0	85.9	84.0	658.5	577.4	14.0	84.1	82.4	577.7	496.1	16.5	17.3	17.4	132.8	119.6	11.0	19.3	19.9	132.8	119.6	11.0	-3.1	-1.9	(23.6)	(13.4)	77.0	2 625.4	2 449.9	7.2	28.6	29.7
1554	Genesis Medical Scheme	531.4	453.5	17.2	476.2	397.7	19.7	75.8	78.4	402.9	355.6	13.3	73.9	75.1	351.8	298.8	17.7	13.2	19.4	70.2	87.8	-20.0	14.7	22.1	70.2	87.8	-20.0	10.2	2.5	54.1	11.2	384.8	4 293.0	2 813.0	52.6	67.3	51.7
1561	Gen-Health Medical Scheme	609.7	582.9	4.6	575.2	453.3	26.9	78.4	65.6	478.1	382.4	25.0	74.7	66.5	429.7	301.6	42.5	19.6	16.9	119.6	98.4	21.5	20.8	21.7	119.6	98.4	21.5	4.2	9.1	25.9	53.3	-51.4	3 794.3	2 392.4	58.6	51.9	34.2
1162	Global Health	901.9	822.1	9.7	731.1	669.5	9.2	90.4	91.5	815.2	752.2	8.4	89.6	91.7	654.9	613.8	6.7	10.6	11.6	95.8	95.1	0.7	13.1	14.2	95.8	95.1	0.7	-2.2	-4.8	(19.7)	(39.4)	-50.1	1 621.4	1 172.1	38.3	15.0	11.9
1466	Good Hope Medical Aid Society	285.1	262.8	8.5	285.1	262.8	8.5	92.8	93.6	264.5	245.8	7.6	92.8	93.6	264.5	245.8	7.6	12.7	11.9	36.3	31.2	16.2	12.7	11.9	36.3	31.2	16.2	-5.5	-5.4	(15.7)	(14.3)	9.6	3 511.9	3 341.3	5.1	102.7	106.0
1537	Hosmed Medical Aid Scheme	524.5	445.6	17.7	524.5	445.6	17.7	85.1	93.1	446.4	414.8	7.6	85.1	93.1	446.4	414.8	7.6	15.5	16.7	81.3	74.5	9.2	15.5	16.7	81.3	74.5	9.2	-0.6	-9.8	(3.2)	(43.6)	-92.7	851.3	692.7	22.9	13.5	13.0
1577	Ingwe Health Plan	469.9	412.5	13.9	469.9	412.5	13.9	83.3	85.1	391.4	350.9	11.5	83.3	85.0	391.4	350.7	11.6	21.8	24.7	102.2	101.8	0.5	21.8	24.7	102.2	101.8	0.5	-5.1	-9.7	(23.8)	(40.0)	-40.6	740.9	832.3	-11.0	13.1	16.8
1556	Humanity Medical Scheme	687.6	608.4	13.0	687.6	600.9	14.4	100.9	96.8	693.8	589.0	17.8	100.8	96.2	693.3	578.3	19.9	21.5	18.2	147.9	110.5	33.9	21.5	18.4	147.9	110.5	33.9	-22.3	-14.4	(153.6)	(87.8)	74.9	303.1	1 307.9	-76.8	3.7	17.9
1576	Liberty Medical Scheme	773.5	712.5	8.6	684.1	627.1	9.1	82.7	92.3	639.6	658.0	-2.8	82.9	89.6	567.3	561.7	1.0	16.0	17.8	123.5	126.9	-2.6	18.1	20.2	123.5	126.9	-2.6	-0.9	-8.6	(6.7)	(61.5)	-89.1	1 947.7	1 837.0	6.0	21.0	21.5
1536	Lifemed Medical Scheme	1 034.4	926.2	11.7	1 007.1	926.2	8.7	90.5	92.7	936.1	858.4	9.0	90.9	92.7	915.9	856.2	6.7	16.9	18.3	175.2	169.8	3.2	17.4	18.3	175.2	169.8	3.2	-8.1	-11.0	(84.1)	(101.8)	-17.4	3 267.1	3 546.8	-7.9	26.3	31.9
1549	Medicover	561.9	532.4	5.5	470.2	439.6	7.0	101.7	96.7	571.4	514.9	11.0	112.2	103.6	527.7	455.4	15.9	11.7	13.3	65.7	70.7	-7.1	14.0	16.1	65.7	70.7	-7.1	-21.9	-16.2	(123.2)	(86.5)	42.5	2 576.8	3 812.9	-32.4	38.2	59.7
1149	Medihelp	1 257.3	1 126.0	11.7	1 247.4	1 098.8	13.5	86.4	91.5	1 086.9	1 030.0	5.5	86.2	90.3	1 075.2	992.3	8.4	10.2	9.5	127.7	106.7	19.6	10.2	9.7	127.7	106.7	19.6	3.5	-	44.6	(0.2)	20759.2	4 524.2	3 306.0	36.9	30.0	24.5
1506	Medimed Medical Scheme	551.3	514.9	7.1	479.1	446.2	7.4	78.8	82.4	434.6	424.4	2.4	76.7	80.4	367.5	358.2	2.4	9.7	9.5	53.5	48.7	9.9	11.2	10.9	53.5	48.7	9.9	10.5	7.5	58.1	38.6	50.4	5 269.6	4 157.2	26.8	79.7	67.3
1140	Medshield Medical Scheme	552.3	549.9	0.4	552.3	550.1	0.4	84.5	77.3	466.8	425.0	9.9	84.5	76.8	466.8	422.4	10.5	22.6	19.3	125.0	106.4	17.5	22.6	19.3	125.0	106.4	17.5	-7.1	3.9	(39.5)	21.3	-285.2	4 457.8	4 261.2	4.6	67.3	64.6
1021	Meridian Health	868.5	847.4	2.5	691.3	673.3	2.7	110.5	104.2	959.9	882.6	8.8	124.4	116.5	860.3	784.3	9.7	15.9	15.5	138.1	131.3	5.1	20.0	19.5	138.1	131.3	5.1	-35.4	-28.6	(307.1)	(242.4)	26.7	11 766.9	13 405.4	-12.2	112.9	131.8
1167	Momentum Health	695.0	640.0	8.6	611.4	566.7	7.9	89.1	94.9	619.3	607.3	2.0	85.6	87.2	523.3	494.3	5.9	18.5	18.9	128.3	121.1	5.9	21.0	21.4	128.3	121.1	5.9	-5.8	-7.6	(40.1)	(48.7)	-17.5	1 681.1	2 049.4	-18.0	20.2	26.7
1087	Munimed	940.4	847.7	10.9	920.1	847.7	8.5	87.9	89.0	826.8	754.4	9.6	88.2	88.9	811.1	753.9	7.6	13.2	13.2	123.9	111.5	11.1	13.5	13.2	123.9	111.5	11.1	-1.6	-2.1	(14.8)	(17.7)	-16.3	1 798.8	1 427.4	26.0	15.9	14.0
1166	National Independent Medical Aid Society (NIMAS)	719.4	666.1	8.0	672.2	624.3	7.7	91.8	87.8	660.1	584.9	12.9	91.9	88.0	618.0	549.2	12.5	11.4	8.8	81.8	58.7	39.4	12.2	9.4	81.8	58.4	40.1	-3.8	2.5	(27.6)	16.7	-265.0	1 936.2	1 809.2	7.0	22.4	22.6
1560	Openplan Medical Scheme	867.6	731.4	18.6	797.0	669.4	19.1	95.4	106.6	827.8	779.7	6.2	94.9	106.2	756.4	711.1	6.4	13.9	16.5	120.5	120.9	-0.3	15.1	18.1	120.5	120.9	-0.3	-9.2	-22.2	(79.9)	(162.5)	-50.8	2 981.9	2 764.3	7.9	28.6	31.5
1215	Oxygen Medical Scheme	660.5	579.4	14.0	629.5	538.8	16.8	88.5	88.7	584.3	514.2	13.6	87.5	86.8	550.9	467.8	17.8	16.5	17.4	108.8	101.1	7.7	17.3	18.8	108.8	101.1	7.7	-4.6	-5.2	(30.3)	(30.1)	0.5	1 392.7	1 363.8	2.1	17.6	19.6
1587	Pathfinder Medical Scheme	615.0	467.8	31.5	619.8	446.7	38.7	76.2	81.9	468.7	383.2	22.3	73.4	82.6	455.1	369.0	23.3	22.5	18.9	138.7	88.3	57.1	22.4	19.8	138.7	88.3	57.1	4.2	-2.2	26.1	(10.5)	348.9	(264.6)	(527.1)	-49.8	-3.6	-9.4
1546	Pharos Medical Plan	836.1	772.3	8.3	832.6	772.3	7.8	79.0	78.0	660.7	602.6	9.6	78.3	75.6	651.7	584.0	11.6	17.2	18.6	143.8	143.4	0.3	17.3	18.6	143.8	143.4	0.3	4.4	5.8	37.2	44.9	-17.2	905.6	25			

Ref. no.	Name of medical scheme	Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA and managed care claims)					Net relevant healthcare expenditure incurred (incl. managed care claims)					Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Year-end reserve position (per Regulation 29)			Solvency ratio								
		pabpm		% growth	pabpm		% growth	As % of GCI		pabpm			As % of RCI			As % of GCI			As % of RCI			As % of GCI			As % of RCI			pab		2007 %	2006 %							
		2007 R	2006 R		2007 R	2006 R		2007	2006	2007 R	2006 R	% growth	2007	2006	% growth	2007	2006	% growth	2007	2006	% growth	2007	2006	% growth	2007	2006	% growth	2007 R	2006 R									
Registered schemes: restricted																																						
1005	AECI Medical Aid Society	944.6	885.7	6.6	944.6	885.7	6.6	96.9	99.8	915.1	884.2	3.5	96.9	99.7	915.1	883.2	3.6	9.5	9.5	89.6	83.9	6.8	9.5	9.5	89.6	83.9	6.8	-6.4	-9.2	(60.1)	(81.4)	-26.2	8 840.7	6 491.0	36.2	78.0	61.1	
1567	Afrox Medical Aid Society	711.7	676.8	5.2	711.7	658.5	8.1	91.4	89.0	650.4	602.0	8.0	91.2	85.9	649.3	565.9	14.7	9.5	7.7	67.9	51.8	31.1	9.5	7.9	67.9	51.8	31.1	-0.8	6.0	(5.6)	40.8	-113.6	11 095.7	10 851.8	2.2	129.9	133.6	
1456	Alliance Midmed Medical Scheme	819.5	793.8	3.2	737.9	705.0	4.7	87.0	85.7	713.3	680.4	4.8	89.5	88.3	660.3	622.5	6.1	10.6	9.9	87.3	78.2	11.5	11.8	11.1	87.3	78.2	11.5	-1.2	0.5	(9.7)	4.2	-330.0	8 379.4	7 903.1	6.0	85.2	83.0	
1534	Altron Medical Aid Scheme	917.7	825.2	11.2	726.5	621.4	16.9	87.9	91.9	807.1	758.6	6.4	87.8	93.9	637.7	583.5	9.3	11.3	12.2	103.7	100.6	3.1	14.3	16.2	103.7	100.6	3.1	-1.6	-7.6	(14.9)	(62.7)	-76.2	3 486.2	3 073.0	13.4	31.7	31.0	
1012	Anglo Medical Scheme	986.2	902.2	9.3	825.0	731.0	12.9	94.8	94.0	935.0	847.7	10.3	95.7	97.5	789.6	712.8	10.8	7.5	7.7	73.6	69.7	5.6	8.9	9.5	73.6	69.7	5.6	-3.9	-5.7	(38.3)	(51.6)	-25.8	52 977.0	39 754.4	33.3	447.6	367.2	
1571	Anglovaal Group Medical Scheme	954.8	898.3	6.3	717.0	675.2	6.2	88.7	96.8	846.5	869.1	-2.6	87.5	97.9	627.3	660.7	-5.0	11.4	11.3	108.5	101.4	7.1	15.1	15.0	108.5	101.4	7.1	-2.0	-9.7	(18.8)	(86.9)	-78.3	12 618.2	11 246.8	12.2	110.1	104.3	
1279	Bankmed	873.4	820.9	6.4	729.4	681.8	7.0	86.0	86.5	751.2	709.9	5.8	85.9	85.9	626.3	585.8	6.9	9.5	10.9	83.4	89.3	-6.7	11.4	13.1	83.4	89.3	-6.7	2.3	0.8	19.7	6.7	194.9	5 644.9	4 885.9	15.5	53.9	49.6	
1507	Barloworld Medical Scheme	1 134.5	1 030.3	10.1	1 345.1	1 030.3	10.1	97.6	100.4	1 107.3	1 034.6	7.0	97.6	100.4	1 107.3	1 034.6	7.0	7.8	8.3	89.0	85.1	4.6	7.8	8.3	89.0	85.1	4.6	-5.4	-8.7	(61.8)	(89.4)	-30.9	7 344.8	6 751.5	8.8	54.0	54.6	
1557	BHP Billiton SA Medical Scheme	745.6	660.3	12.9	745.6	660.3	12.9	132.5	129.5	987.8	855.2	15.5	132.5	129.5	987.8	855.2	15.5	10.2	12.3	76.2	81.5	-6.5	10.2	12.3	76.2	81.5	-6.5	-42.7	-41.9	(318.5)	(276.4)	15.2	8 485.1	7 253.1	17.0	94.8	91.5	
1115	Biz Health Medical Scheme	1 769.0	1 732.2	2.1	688.5	1 659.8	1.7	111.1	102.6	1 965.9	1 776.7	10.6	113.0	103.8	1 908.7	1 722.6	10.8	14.3	12.6	253.5	218.5	16.0	15.0	13.2	253.5	218.5	16.0	-26.8	-16.2	(473.7)	(281.3)	68.4	5 567.9	9 040.5	-38.4	26.2	43.5	
1526	BMW Employees Medical Aid Society	744.3	704.2	5.7	707.2	669.0	5.7	102.9	93.3	765.6	656.8	16.6	107.7	97.9	761.3	654.7	16.3	9.3	9.1	69.3	64.3	7.8	9.8	9.6	69.3	64.3	7.8	-16.6	-7.1	(123.4)	(49.9)	147.3	8 900.0	8 825.8	0.8	99.6	104.4	
1237	BPSA Medical Scheme	737.7	681.3	8.3	737.7	681.3	8.3	113.6	118.3	837.8	806.0	3.9	113.6	118.3	837.8	806.0	3.9	8.0	8.4	58.8	57.4	2.5	8.0	8.4	58.8	57.4	2.5	-21.6	-26.7	(159.0)	(182.2)	-12.7	8 444.0	5 452.3	54.9	95.4	66.7	
1590	Building & Construction Industry Medical Aid Fund	290.0	261.6	10.9	290.0	261.6	10.9	85.6	85.3	248.4	223.1	11.3	85.6	85.3	248.4	223.1	11.3	14.5	14.4	42.0	37.6	11.6	14.5	14.4	42.0	37.6	11.6	-0.1	0.3	(0.3)	0.8	-142.9	2 327.3	2 123.4	9.6	66.9	67.7	
1593	Built Environment Professional Associations Medical Scheme (BEPMED)	806.8	751.4	7.4	629.9	617.7	2.0	90.6	85.4	731.2	642.1	13.9	89.4	84.2	563.0	520.2	8.2	12.9	14.7	104.1	110.2	-5.5	16.5	17.8	104.1	110.2	-5.5	-4.6	-1.7	(37.2)	(12.6)	194.7	229.9	649.9	-64.6	2.4	7.2	
1158	Cawmed Medical Scheme	1 027.9	984.3	4.4	1 027.9	984.3	4.4	232.6	215.1	2 390.6	2 117.2	12.9	232.6	215.1	2 390.6	2 117.2	12.9	32.8	22.9	337.2	225.4	49.6	32.8	22.9	337.2	225.4	49.6	-165.4	-138.0	(169.9)	(1 358.3)	25.1	39 483.3	47 699.0	-17.2	320.1	403.8	
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	955.5	910.1	5.0	879.9	836.7	5.2	84.3	84.2	805.8	765.8	5.2	84.6	84.2	744.1	704.5	5.6	14.1	13.9	134.5	126.5	6.3	15.3	15.1	134.5	126.5	6.3	0.1	0.6	1.3	5.7	-76.8	4 782.3	4 444.9	7.6	41.7	40.7	
1521	Clicks Group Medical Scheme	464.7	385.9	20.4	464.7	377.8	23.0	74.6	95.0	346.8	366.6	-5.4	74.4	94.0	346.0	355.1	-2.6	16.4	19.2	76.3	74.3	2.8	16.4	19.7	76.3	74.3	2.8	9.1	-13.4	42.4	(51.6)	182.2	1 064.5	401.8	164.9	19.1	8.7	
1570	CSIR Medical Scheme	858.4	791.7	8.4	692.8	673.3	2.9	103.4	94.6	887.7	748.7	18.6	105.3	91.1	729.5	613.1	19.0	16.5	15.1	141.7	119.9	18.1	20.5	17.8	141.7	119.9	18.1	-20.8	-7.5	(178.4)	(59.7)	199.0	-	2 792.6	-100.0	NC	29.4	j
1039	DCMed Medical Aid Fund	671.5	658.3	2.0	671.5	658.3	2.0	87.2	90.4	585.3	595.2	-1.7	87.2	90.4	585.3	595.2	-1.7	11.0	9.6	73.7	63.1	16.7	11.0	9.6	73.7	63.1	16.7	1.9	-	12.6	-	29704.3	5 718.5	4 633.2	23.4	71.0	58.6	
1068	De Beers Benefit Society	803.9	788.8	1.9	803.9	788.8	1.9	98.3	82.9	790.5	653.6	20.9	98.3	82.9	790.5	653.6	20.9	8.0	7.0	64.1	55.5	15.6	8.0	7.0	64.1	55.5	15.6	-6.3	10.1	(50.7)	79.8	-163.6	13 965.9	11 956.9	16.8	144.8	126.3	
1484	Edcon Medical Aid Scheme	758.8	727.2	4.3	602.4	578.4	4.2	86.5	93.8	656.2	682.0	-3.8	84.2	92.7	507.3	536.2	-5.4	13.9	13.6	105.1	99.0	6.2	17.5	17.1	105.1	99.0	6.2	-1.3	-7.8	(10.0)	(56.7)	-82.4	4 128.2	4 016.1	2.8	45.3	46.0	
1513	Ellerines Holdings Medical Aid Society	-	741.8	-100.0	-	557.0	-100.0	-	96.3	-	714.1	-100.0	-	109.4	-	609.6	-100.0	-	9.5	-	70.4	-100.0	-	12.6	-	70.4	-100.0	-	-16.6	-	(123.0)	100.0	-	7 208.4	-100.0	-	81.0	m
1572	Engen Medical Benefit Fund	942.2	857.0	9.9	800.9	728.4	9.9	94.7	94.5	892.6	809.8	10.2	95.8	95.0	767.5	692.2	10.9	6.9	6.5	65.3	56.0	16.6	8.2	7.7	65.3	56.0	16.6	-3.4	-2.3	(31.9)	(19.7)	61.5	6 831.5	6 712.4	1.8	60.4	65.3	
1585	Eythumed Medical Scheme	315.0	292.8	7.6	315.0	292.8	7.6	96.4	82.9	303.6	242.8	25.0	96.4	82.9	303.6	242.8	25.0	18.7	20.5	58.8	60.0	-2.0	18.7	20.5	58.8	60.0	-2.0	-15.0	-3.4	(47.4)	(10.0)	374.7	3 112.5	2 815.5	10.5	82.3	80.1	
1271	Fishing Industry Medical Scheme (Fishmed)	118.5	110.2	7.5	118.5	110.2	7.5	68.7	61.2	81.3	67.4	20.7	68.7	61.2	81.3	67.4	20.7	28.5	24.6	33.8	27.1	24.8	28.5	24.6	33.8	27.1	24.8	2.8	14.3	3.3	15.7	-79.1	2 005.9	1 596.2	25.7	141.1	120.7	
1086	Food Workers Medical Benefit Fund	63.3	82.6	-23.3	63.3	82.6	-23.3	57.1	54.6	36.1	45.1	-19.9	57.1	54.6	36.1	45.1	-19.9	21.9	21.5	13.9	17.8	-22.0	21.9	21.5	13.9	17.8	-22.0	21.0	23.9	13.3	19.7	-32.5	2 656.1	2 697.2	-1.5	349.7	272.3	
1578	Foschini Group Medical Aid Scheme	713.4	689.9	3.4	713.4	689.9	3.4	93.7	92.3	668.1	636.6	5.0	93.7	92.3	668.1	636.6	5.0	9.9	9.7	70.9	66.6	6.5	9.9	9.7	70.9	66.6	6.5	-3.6	-1.9	(25.7)	(13.3)	92.9	7 905.7	7 799.1	1.4	92.4	94.2	
1270	Golden Arrow Employees Medical Benefit Fund	198.0	187.2	5.8	198.0	187.2	5.8	148.7	129.8	294.5	243.0	21.2	148.7	129.8	294.5	243.0	21.2	26.6	26.9	52.7	50.4	4.6	26.6	26.9	52.7	50.4	4.6	-75.3	-56.7	(149.2)	(106.2)	40.5	3 266.6	2 759.1	18.4	137.5	122.8	
1598	Government Employees Medical Scheme (GEMS)	585.4	1	7.7	568.9	1	8.3	87.6	-	512.7	-	7.5	87.8	-	499.5	-	7.6	7.1	11.2	41.8	-	-31.3	7.3	11.6	41.8	-	-31.3	4.7	-	27.6	-	22907.0	589.1	-	NC	8.4	36.6	e, i
1523	Grintek Electronics Medical Aid Scheme	729.4	677.9	7.6	729.4	677.9	7.																															

Ref. no.	Name of medical scheme	Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA and managed care claims)			Net relevant healthcare expenditure incurred (incl. managed care claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Year-end reserve position (per Regulation 29)			Solvency ratio												
		pabpm		% growth	pabpm		% growth	As % of GCI		pabpm		% growth	As % of RCI		pabpm		% growth	As % of RCI		pabpm		% growth	As % of GCI		pabpm		% growth	2007 R	2006 R	% growth	2007 %	2006 %						
		2007 R	2006 R		2007 R	2006 R		2007	2006		2007 R	2006 R		2007	2006		2007	2006		2007 R	2006 R		2007	2006		2007 R	2006 R											
145	LA-Health Medical Scheme	1 084.5	1 085.5	-0.1	930.3	867.8	7.2	85.0	87.5	921.7	949.7	-2.9	81.7	89.0	760.2	772.1	-1.5	12.1	12.3	131.3	133.5	-1.6	14.1	15.4	131.3	133.5	-1.6	3.6	-3.5	38.8	(37.8)	202.7	4 257.8	3 522.7	20.9	32.7	27.0	
1197	Libcare Medical Scheme	853.0	809.4	5.4	640.1	607.7	5.3	103.0	92.8	878.6	751.4	16.9	111.1	95.4	710.9	579.8	22.6	10.7	10.3	91.4	83.7	9.3	14.3	13.8	91.4	83.7	9.3	-19.0	-6.9	(162.3)	(55.8)	191.1	11 076.8	11 600.4	-4.5	108.2	119.4	
1599	Lonmin Medical Scheme	338.8	-	2.2	338.8	-	2.2	85.4	-	289.2	-	40.6	85.4	-	289.2	-	40.6	21.7	-	-73.7	-	-11.5	21.7	25.1	73.7	-	-11.5	-7.1	12.8	(24.1)	-	-156.6	2 782.4	1	-48.7	6.8	13.6	
1547	Malcor Medical Scheme	1 058.5	910.6	16.2	1 046.7	899.9	16.3	89.1	97.2	942.8	885.0	6.5	89.3	97.5	934.2	877.0	6.5	10.5	5.8	110.8	53.1	108.6	10.6	5.9	110.8	53.1	108.6	0.2	-3.3	1.7	(30.2)	105.6	3 445.4	2 830.6	21.7	27.1	25.9	
1042	Mascom Medical Scheme	1 423.1	1 457.1	-2.3	1 020.0	1 149.9	-4.2	126.2	115.2	1 796.4	1 678.1	7.0	135.0	118.6	1 487.2	1 364.1	9.0	6.4	5.9	90.7	86.1	5.4	8.2	7.5	90.7	86.1	5.4	-33.4	-20.6	(475.9)	(300.3)	58.5	9 497.0	12 877.8	-26.3	55.6	73.6	
1495	Massmart Health Plan	1 020.2	951.7	7.2	765.1	713.6	7.2	79.9	75.8	815.0	721.8	12.9	85.1	80.3	651.0	573.3	13.5	8.5	8.9	86.9	84.8	2.5	11.4	11.9	86.9	84.8	2.5	2.7	5.8	27.3	55.5	-50.8	10 657.4	8 868.6	20.2	87.1	77.7	
1588	MEDCOR	631.2	579.6	8.9	631.2	579.6	8.9	94.7	96.9	597.7	561.9	6.4	94.7	96.9	597.7	561.9	6.4	9.2	9.2	58.0	53.5	8.3	9.2	9.2	58.0	53.5	8.3	-3.9	-6.2	(24.5)	(35.8)	-31.6	1 835.5	1 696.3	8.2	24.2	24.4	
1548	Medipos Medical Scheme	823.7	753.4	9.3	636.2	602.8	5.5	93.2	107.0	767.3	806.3	-4.8	94.4	108.6	600.5	654.6	-8.3	10.1	10.2	83.5	76.8	8.7	13.1	12.7	83.5	76.8	8.7	-5.8	-17.1	(47.8)	(128.6)	-62.8	28 953.0	22 312.8	29.8	292.9	246.8	
1568	Medisense Medical Scheme	611.9	624.9	-2.1	611.9	624.9	-2.1	91.7	75.5	561.1	471.7	19.0	91.7	75.5	561.1	471.7	19.0	13.2	12.0	80.6	75.0	7.5	13.2	12.0	80.6	75.0	7.5	-4.9	12.5	(29.8)	78.3	-138.0	7 095.7	7 015.6	1.1	96.6	93.6	
1535	Metrocare	936.5	856.3	9.4	936.5	856.3	9.4	99.0	89.1	927.3	763.2	21.5	99.0	89.1	927.3	763.2	21.5	7.2	8.5	67.8	72.4	-6.4	7.2	8.5	67.8	72.4	-6.4	-6.3	2.4	(58.6)	20.7	-383.4	18 694.4	15 887.0	17.7	166.4	154.6	
1105	Metropolitan Medical Scheme	687.4	664.6	3.4	687.4	664.6	3.4	97.5	91.0	670.4	604.8	10.9	97.5	91.0	670.4	604.8	10.9	9.5	9.3	65.3	61.7	5.8	9.5	9.3	65.3	61.7	5.8	-7.0	-0.3	(48.3)	(1.9)	2409.9	6 344.0	6 018.2	5.4	76.9	75.5	
1569	Minemed Medical Scheme	749.9	682.7	9.8	749.9	682.7	9.8	100.2	99.8	751.0	681.3	10.2	100.2	99.8	751.0	681.3	10.2	9.4	8.9	70.2	60.7	15.7	9.4	8.9	70.2	60.7	15.7	-9.5	-8.7	(71.4)	(59.3)	20.3	2 972.7	3 391.7	-12.4	33.0	41.4	
1566	Moremed Medical Scheme	284.8	235.4	21.0	278.4	230.0	21.1	105.0	90.1	299.1	212.0	41.1	105.8	90.9	294.6	209.0	40.9	31.2	35.8	88.9	84.2	5.6	31.9	36.6	88.9	84.2	5.6	-36.9	-26.9	(105.1)	(63.2)	66.1	4 529.9	4 114.1	10.1	132.6	145.6	
1600	Motohealth Care Medical Scheme	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	
1208	Mutual & Federal Medical Aid Fund	873.0	821.8	6.2	791.9	746.1	6.1	100.2	85.2	874.7	700.2	24.9	96.5	82.5	764.3	615.8	24.1	14.8	11.2	128.9	92.2	39.8	16.3	12.4	128.9	92.2	39.8	-11.6	4.6	(101.3)	38.1	-365.7	NC	6 829.0	-	NC	69.2	NC
1154	Nampak SA Medical Scheme	874.9	827.4	5.7	799.3	754.5	5.9	91.4	88.0	800.1	728.2	9.9	90.2	85.9	720.6	648.4	11.1	8.9	9.0	77.7	74.6	4.1	9.7	9.9	77.7	74.6	4.1	0.1	3.8	1.0	31.5	-96.8	7 555.0	7 046.1	7.2	72.0	71.0	
1241	Naspers Medical Fund	844.3	801.3	5.4	685.7	665.1	3.1	94.2	84.0	795.1	672.7	18.2	96.7	85.1	662.8	566.0	17.1	10.3	9.3	86.8	74.4	16.7	12.7	11.2	86.8	74.4	16.7	-7.6	3.1	(63.9)	24.7	-358.4	7 583.8	8 327.4	-8.9	74.9	86.6	
1469	Nedgroup Medical Aid Scheme	708.9	660.4	7.3	662.8	619.3	7.0	94.9	95.1	672.5	628.3	7.0	95.0	95.1	629.9	588.6	7.0	11.2	10.5	79.1	69.3	14.1	11.9	11.2	79.1	69.3	14.1	-6.5	-5.9	(46.2)	(38.7)	19.3	4 442.5	3 273.2	35.7	52.2	41.3	
1584	Netcare Medical Scheme	887.4	805.0	10.2	747.1	688.1	8.6	80.5	83.6	714.3	672.9	6.2	80.4	82.0	600.7	564.0	6.5	8.8	10.4	78.5	83.6	-6.1	10.5	12.1	78.5	83.6	-6.1	7.7	5.0	68.0	40.5	67.7	5 735.2	4 706.2	21.9	53.9	48.7	
1214	Old Mutual Staff Medical Aid Scheme	656.9	615.8	6.7	638.5	573.9	11.3	99.9	87.9	655.9	541.5	21.1	98.4	85.7	628.5	492.0	27.8	11.9	10.7	77.9	65.8	18.4	12.2	11.5	77.9	65.8	18.4	-10.3	2.6	(67.8)	16.2	-518.4	4 603.1	4 727.8	-2.6	58.4	64.0	
1441	Parmed Medical Aid Scheme	1 584.9	1 406.5	12.7	1 584.9	1 406.5	12.7	94.1	103.1	1 492.1	1 449.6	2.9	94.1	103.1	1 492.1	1 449.6	2.9	3.1	3.8	48.7	53.7	-9.2	3.1	3.8	48.7	53.7	-9.2	2.8	-6.9	44.1	(96.8)	145.5	10 765.0	8 852.0	21.6	56.6	52.4	
1515	PG Bison Medical Aid Society	1 043.1	955.5	9.2	1 043.1	955.5	9.2	77.1	81.7	804.6	780.8	3.0	77.1	81.7	804.6	780.8	3.0	9.8	9.4	102.6	89.4	14.8	9.8	9.4	102.6	89.4	14.8	13.0	8.9	135.9	85.4	59.2	11 551.3	9 232.1	25.1	92.3	80.5	
1186	PG Group Medical Scheme	1 156.2	1 146.7	0.8	872.8	866.9	0.7	91.3	81.2	1 055.6	931.3	13.4	92.9	79.3	811.2	687.8	18.0	6.8	7.1	79.1	81.7	-3.1	9.1	9.4	79.1	81.7	-3.1	-1.5	8.5	(17.5)	97.5	-118.0	16 118.8	16 178.2	-0.4	116.2	117.6	
1563	Pick n Pay Medical Scheme	780.3	723.7	7.8	585.7	544.0	7.7	83.5	82.1	651.3	594.2	9.6	82.7	80.6	484.4	438.6	10.4	10.7	10.6	83.4	77.0	8.2	14.2	14.2	83.4	77.0	8.2	2.3	3.9	17.9	28.3	-36.9	8 090.3	7 556.8	7.1	86.4	87.0	
1583	Platinum Health	415.9	407.1	2.1	415.9	406.3	2.4	104.2	98.6	433.2	401.5	7.9	104.2	98.7	433.2	401.2	8.0	9.0	2.9	37.3	11.6	221.7	9.0	2.9	37.3	11.6	221.7	-13.1	-1.6	(54.7)	(6.5)	747.8	2 429.7	2 398.9	1.3	48.7	49.1	
1194	Profmed	707.0	648.3	9.1	707.0	648.3	9.1	89.2	83.4	630.3	540.9	16.5	89.2	83.3	630.3	540.0	16.7	14.7	13.7	103.7	89.1	16.4	14.7	13.7	103.7	89.1	16.4	-3.8	3.0	(27.0)	19.2	-240.9	4 796.9	4 063.7	18.0	56.5	52.2	
1516	Quantum Medical Aid Society	578.2	549.1	5.3	468.9	471.0	-0.4	90.5	88.3	523.2	484.7	7.9	87.9	80.5	412.0	379.3	8.6	14.9	14.6	86.0	80.0	7.5	18.3	17.0	86.0	80.0	7.5	-5.0	2.1	(29.0)	11.7	-347.9	9 141.4	7 984.7	14.5	131.7	121.2	
1201	Rand Water Medical Scheme	898.0	864.2	3.9	898.0	864.2	3.9	84.5	89.5	758.6	773.5	-1.9	84.5	89.5	758.6	773.5	-1.9	6.9	7.5	62.2	64.9	-4.1	6.9	7.5	62.2	64.9	-4.1	8.6	3.0	77.2	25.8	199.4	11 547.1	9 951.1	16.0	107.2	96.0	
1430	Remedi Medical Aid Scheme	886.4	795.6	11.4	767.3	689.4	11.3	88.5	91.4	784.4	727.4	7.8	90.2	93.6	692.4	644.9	7.4	7.1	7.4	63.2	59.1	6.9	8.2	8.6	63.2	59.1	6.9	1.3	-1.8	11.6	(14.7)	179.1	5 778.0	5 426.6	6.5	54.3	56.8	
1176	Retail Medical Scheme	753.6	749.5	0.5	653.4	642.5	1.7	77.8	78.3	586.1	586.7	-0.1	75.1	75.4	490.5	484.2	1.3	11.9	11.3																			

Ref. no.	Name of medical scheme	Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA and managed care claims)					Net relevant healthcare expenditure incurred (incl. managed care claims)					Gross non-healthcare expenses (incl. PMSA)					Net non-healthcare expenses					Net healthcare result					Year-end reserve position (per Regulation 29)			Solvency ratio	
		pabpm		% growth	pabpm		% growth	As % of GCI		pabpm		% growth	As % of RCI		pabpm		% growth	As % of GCI		pabpm		% growth	As % of RCI		pabpm		% growth	As % of GCI		pabpm		% growth	2007 R	2006 R	% growth	2007 %	2006 %
		2007 R	2006 R		2007 R	2006 R		2007	2006	2007 R	2006 R		2007	2006	2007 R	2006 R		2007	2006	2007 R	2006 R		2007	2006	2007 R	2006 R		2007 R	2006 R								
1579	Tsogo Sun Group Medical Scheme	750.3	705.7	6.3	571.3	537.3	6.3	82.1	85.5	615.8	603.2	2.1	79.5	82.5	453.9	443.0	2.5	15.1	14.9	113.4	105.1	7.9	19.8	19.6	113.4	105.1	7.9	0.5	-1.5	4.0	(10.8)	136.8	6 564.9	6 180.0	6.2	72.9	73.0
1434	Umed	907.9	824.6	10.1	907.9	824.6	10.1	99.2	105.7	900.7	872.0	3.3	99.2	105.0	900.7	866.1	4.0	13.4	10.6	122.1	87.7	39.2	13.4	10.6	122.1	87.7	39.2	-12.7	-15.7	(114.9)	(129.2)	-11.1	6 103.7	6 240.9	-2.2	56.0	63.1
1597	Umvuzo Health Medical Scheme	345.2	316.2	9.2	345.2	316.2	9.2	84.7	82.6	292.4	261.0	12.0	84.3	82.2	291.1	260.0	12.0	14.4	15.4	49.6	48.6	2.1	14.4	15.4	49.6	48.6	2.1	1.3	2.4	4.5	7.7	-41.0	393.4	350.0	12.4	9.5	9.2
1520	University of KwaZulu-Natal Medical Scheme	815.9	755.8	8.0	611.9	566.9	7.9	86.3	78.7	704.0	595.0	18.3	87.1	79.1	532.9	448.5	18.8	11.9	12.9	97.4	97.8	-0.4	15.9	17.3	97.4	97.8	-0.4	-2.3	2.7	(18.4)	20.5	-189.6	7 058.4	5 742.7	22.9	72.1	63.3
1282	University of the Witwatersrand Staff Medical Aid Scheme	964.6	841.6	14.6	964.6	841.6	14.6	100.8	101.6	972.5	855.3	13.7	100.8	101.6	972.5	855.3	13.7	9.0	9.9	86.7	83.2	4.1	9.0	9.9	86.7	83.2	4.1	-9.8	-11.5	(94.5)	(97.0)	-2.5	7 902.4	7 660.1	3.2	68.3	75.9
1291	Witbank Coalfields Medical Aid Scheme	906.7	847.5	7.0	661.8	617.8	7.1	85.8	88.6	777.7	751.1	3.5	86.6	89.7	573.3	553.9	3.5	5.1	5.9	45.8	49.6	-7.7	6.9	8.0	45.8	49.6	-7.7	4.7	1.7	42.8	14.2	200.7	12 519.7	11 212.4	11.7	115.1	110.2
1293	Wooltru Healthcare Fund	639.0	600.9	6.3	639.0	600.9	6.3	92.3	88.5	589.9	532.0	10.9	92.3	88.3	589.9	530.5	11.2	13.4	13.4	85.5	80.2	6.6	13.4	13.4	85.5	80.2	6.6	-5.7	-1.6	(36.5)	(9.8)	273.4	7 670.3	7 460.7	2.8	100.0	103.5
1253	Xstrata Medical Aid Scheme	493.4	489.2	0.9	493.4	489.2	0.9	86.0	86.4	424.4	422.8	0.4	86.0	86.4	424.4	422.8	0.4	11.0	10.4	54.1	51.1	5.9	11.0	10.4	54.1	51.1	5.9	3.0	3.1	14.9	15.4	-3.3	3 310.6	3 476.0	-4.8	55.9	59.2
Sub-total: registered restricted schemes		694.9	667.9	4.0	649.0	617.9	5.0	92.4	93.8	641.9	626.8	2.4	92.7	94.2	601.7	582.1	3.4	9.3	9.7	64.7	64.8	-0.2	10.0	10.5	64.7	64.8	-0.2	-2.5	-4.3	(17.4)	(29.0)	-40.1	4 915.2	5 184.6	-5.2	58.9	64.7
Total registered schemes		736.6	687.1	7.2	664.8	613.4	8.4	87.1	88.8	641.6	610.0	5.2	86.4	88.0	574.5	539.6	6.5	13.8	14.4	101.6	99.2	2.4	15.3	16.2	101.6	99.2	2.4	-1.5	-3.7	(11.3)	(25.4)	-55.5	3 343.2	3 124.1	7.0	37.8	37.9

Notes

- a An encumbered asset was excluded in the calculation of the solvency ratio.
- b The scheme was registered in 2002, and a phase-in solvency ratio of 25.0% applies.
- c The scheme was registered in 2003, and a phase-in solvency ratio of 22.0% applies.
- d The scheme was registered in 2004, and a phase-in solvency ratio of 17.5% applies.
- e The scheme was registered in 2005, and a phase-in solvency ratio of 13.5% applies.
- f The scheme was registered in 2006, and a phase-in solvency ratio of 13.5% applies.
- g KwaZulu-Natal Medical Aid Scheme changed its name to Humanity Medical Scheme with effect from 1 November 2007.
- h Nedcor Medical Scheme changed its name to Nedgroup Medical Aid Scheme with effect from 1 January 2007.
- i Government Employees Medical Scheme (GEMS) was registered on 1 January 2005, but only started with operation with effect from 1 January 2006.
- j CSIR Medical Scheme amalgamated with Bestmed Medical Scheme with effect from 1 September 2007.
- k Mutual & Federal Medical Aid Fund amalgamated with Nedgroup Medical Aid Scheme with effect from 1 July 2007.
- l Motohealth Care Medical Scheme was registered with effect from 1 October 2007.
- m Ellerines Holdings Medical Aid Society was liquidated with effect from 1 July 2007.
- PMSA = Personal Medical Savings Account
 - Net relevant healthcare expenditure incurred (incl. managed healthcare claims) includes risk transfer arrangements.
 - pabpm = per average beneficiary per month
 - pab = per average beneficiary
 - NC = Not Comparable
 - GCI = Gross Contribution Income
 - RCI = Risk Contribution Income

- The scheme liquidated in 2007. No figures were submitted at the time of finalising the Annual Report.
 - The audited figures for Clicks Group Medical Scheme were not submitted at the time of finalising the Annual Report.
 - Ellerines Holdings Medical Aid Society was liquidated with effect from 1 July 2007.

- The following schemes amalgamated in 2006 and 2007:
 - CSIR Medical Scheme amalgamated with Bestmed Medical Scheme with effect from 1 September 2007.
 - Mutual & Federal Medical Aid Fund amalgamated with Nedgroup Medical Aid Scheme with effect from 1 July 2007.
 - Medical Expenses Distribution Society (MEDS) amalgamated with Oxygen Medical Scheme with effect from 1 January 2006.
 - The members of Protector Health were transferred to Bonitas Medical Fund with effect from 1 January 2006. The amalgamation was approved on 3 October 2006.
 - Klerksdorp Medical Benefit Society (KDM) amalgamated with Medicover with effect from 1 July 2006.

- The scheme was registered in 2007. The solvency ratio is not directly comparable to the rest of the industry.



Ref. no.	Name of medical scheme Name of benefit option	Members	Beneficiaries	Average age per beneficiary	Pensioner ratio (>65 years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed care claims)			Net relevant healthcare expenditure incurred (incl. managed care claims*)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
		As at 31 Dec 2007	As at 31 Dec 2007	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2007 %
Registered schemes: open																									
1252	Bestmed Medical Scheme																								
	Blue Print Health Plan	3 484	5 984	30.4	3.9	35 607	495.9	35 607	495.9	26 136	73.4	364.0	26 101	73.3	363.5	6 925	19.4	96.4	6 925	19.4	96.4	2 581	7.2	35.9	
	Bonus Plus	12 902	42 918	28.2	0.6	313 317	608.4	243 296	472.4	239 574	76.5	465.2	181 638	74.7	352.7	56 792	18.1	110.3	56 792	23.3	110.3	4 866	1.6	9.4	
	CSIR	2 065	4 155	46.9	32.0	13 832	277.4	11 837	237.4	16 195	117.1	324.8	14 853	125.5	297.9	1 624	11.7	32.6	1 624	13.7	32.6	(4 640)	-33.5	(93.1)	
	Millennium Basic	1 909	3 771	27.6	1.3	19 408	428.9	17 481	386.3	10 151	52.3	224.3	8 246	47.2	182.2	6 015	31.0	132.9	6 015	34.4	132.9	3 220	16.6	71.2	
	Millennium Comprehensive	5 487	12 374	42.8	17.6	181 719	1 223.8	145 820	982.0	172 378	94.9	1 160.9	134 424	92.2	905.3	15 984	8.8	107.6	15 984	11.0	107.6	(4 587)	-2.5	(30.9)	
	Millennium Standard	5 127	10 482	33.3	7.2	75 127	597.3	64 396	512.0	65 190	86.8	518.3	53 505	83.1	425.4	15 838	21.1	125.9	15 838	24.6	125.9	(4 947)	-6.6	(39.3)	
	Topcare	4 476	10 217	41.0	15.3	153 608	1 252.9	122 667	1 000.5	134 778	87.7	1 099.3	106 642	86.9	869.8	11 566	7.5	94.3	11 566	9.4	94.3	4 459	2.9	36.4	
	Consolidated	35 450	89 901	33.3	7.1	792 617	734.7	641 104	594.3	664 403	83.8	615.9	525 408	82.0	487.0	114 744	14.5	106.4	114 744	17.9	106.4	952	0.1	0.9	49.1
1512	Bonitas Medical Fund																								
	Boncap	13 819	15 913	35.1	2.2	30 257	158.4	30 257	158.4	28 146	93.0	147.4	28 146	93.0	147.4	11 670	38.6	61.1	11 670	38.6	61.1	(9 559)	-31.6	(50.1)	
	Boncomprehensive	1 533	3 489	38.2	13.6	47 366	1 131.3	37 478	895.2	61 991	130.9	1 480.6	53 485	142.7	1 277.5	3 986	8.4	95.2	3 986	10.6	95.2	(19 993)	-42.2	(477.5)	
	Bonplus	-	-	-	-	5 092	-	3 840	-	5 749	112.9	-	3 945	102.7	-	308	6.0	-	308	8.0	-	(413)	-8.1	-	
	Bonsave	8 312	20 294	26.9	2.3	113 869	467.6	89 225	366.4	90 690	79.6	372.4	69 114	77.5	283.8	21 225	18.6	87.2	21 225	23.8	87.2	(1 114)	-1.0	(4.6)	
	Primary	37 379	101 222	25.3	1.2	527 673	434.4	527 672	434.4	450 869	85.4	371.2	450 870	85.4	371.2	100 252	19.0	82.5	100 252	19.0	82.5	(23 450)	-4.4	(19.3)	
	Standard	173 224	425 903	29.7	3.7	3 806 896	744.9	3 806 891	744.9	3 358 613	88.2	657.2	3 358 614	88.2	657.2	494 605	13.0	96.8	494 605	13.0	96.8	(46 328)	-1.2	(9.1)	
	Consolidated	234 267	566 821	29.1	3.2	4 531 152	666.2	4 495 363	660.9	3 996 058	88.2	587.5	3 964 174	88.2	582.8	632 046	13.9	92.9	632 046	14.1	92.9	(100 857)	-2.2	(14.8)	48.2
1034	Cape Medical Plan																								
	Healthpact Gold	584	1 118	49.8	31.4	19 272	1 436.5	14 757	1 099.9	19 784	102.7	1 474.7	15 284	103.6	1 139.3	1 510	7.8	112.5	1 510	10.2	112.5	(2 037)	-10.6	(151.8)	
	Healthpact Premium	2 412	5 142	35.1	10.8	25 211	408.6	25 211	408.6	23 831	94.5	386.2	23 831	94.5	386.2	6 235	24.7	101.1	6 235	24.7	101.1	(4 855)	-19.3	(78.7)	
	Healthpact Silver	4 037	9 534	30.6	5.1	51 290	448.3	38 572	337.1	53 062	103.5	463.8	41 714	108.1	364.6	10 565	20.6	92.3	10 565	27.4	92.3	(13 707)	-26.7	(119.8)	
	Consolidated	7 033	15 794	33.4	8.8	95 773	505.3	78 540	414.4	96 677	100.9	510.1	80 829	102.9	426.5	18 310	19.1	96.6	18 310	23.3	96.6	(20 599)	-21.5	(108.7)	142.4
1048	CIMAS Wellness Medical Aid Scheme																								
	75% Plan	1 226	2 451	48.2	31.5	31 967	1 086.9	31 967	1 086.9	33 692	105.4	1 145.5	33 692	105.4	1 145.5	5 491	17.2	186.7	5 491	17.2	186.7	(7 216)	-22.6	(245.3)	
	Budget 100% Plan	46	73	60.9	52.1	1 647	1 880.1	1 647	1 880.1	2 664	161.8	3 041.7	2 664	161.8	3 041.7	234	14.2	267.4	234	14.2	267.4	(1 252)	-76.0	(1 428.9)	
	Dynamix	267	652	36.2	10.6	8 387	1 072.0	6 289	803.8	10 294	122.7	1 315.7	8 479	134.8	1 083.7	1 182	14.1	151.0	1 182	18.8	151.0	(3 371)	-40.2	(430.9)	
	Consolidated	1 539	3 176	46.0	27.6	42 001	1 102.0	39 903	1 047.0	46 650	111.1	1 224.0	44 835	112.4	1 176.4	6 907	16.4	181.2	6 907	17.3	181.2	(11 839)	-28.2	(310.6)	246.3
1552	Community Medical Aid Scheme (COMMED)																								
	Core	354	787	29.5	5.5	2 150	227.7	2 150	227.7	2 761	128.4	292.3	2 761	128.4	292.3	2 000	93.0	211.8	2 000	93.0	211.8	(2 611)	-121.4	(276.4)	
	Deluxe	3 546	8 887	31.9	4.0	100 480	942.2	100 480	942.2	91 291	90.9	856.0	91 291	90.9	856.0	24 972	24.9	234.2	24 972	24.9	234.2	(15 784)	-15.7	(148.0)	
	Standard	5 186	13 830	28.7	1.6	95 692	576.6	95 692	576.6	80 195	83.8	483.2	80 195	83.8	483.2	34 628	36.2	208.7	34 628	36.2	208.7	(19 131)	-20.0	(115.3)	
	Consolidated	9 086	23 504	29.9	2.6	198 321	703.1	198 321	703.1	174 247	87.9	617.8	174 247	87.9	617.8	61 599	31.1	218.4	61 599	31.1	218.4	(37 525)	-18.9	(133.0)	57.5
1491	Compicare Medical Scheme																								
	Excess	990	2 232	38.6	8.0	20 638	770.5	20 638	770.5	16 461	79.8	614.6	16 461	79.8	614.6	4 314	20.9	161.1	4 314	20.9	161.1	(137)	-0.7	(5.1)	
	Excess Direct	1 186	2 712	41.7	14.4	49 173	1 511.0	36 887	1 133.4	45 849	93.2	1 408.8	36 536	99.1	1 122.7	7 029	14.3	216.0	7 029	19.1	216.0	(6 678)	-13.6	(205.2)	
	Major Medical Expenses	968	1 866	41.0	11.5	14 009	625.6	14 009	625.6	10 993	78.5	490.9	10 993	78.5	490.9	2 966	21.2	132.5	2 966	21.2	132.5	50	0.4	2.2	
	Managed Low	895	2 063	31.9	8.8	13 013	525.6	13 013	525.6	12 417	95.4	501.6	12 417	95.4	501.6	3 060	23.5	123.6	3 060	23.5	123.6	(2 463)	-18.9	(99.5)	
	Managed Standard	261	707	38.0	13.7	9 237	1 088.8	9 237	1 088.8	9 063	98.1	1 068.3	9 063	98.1	1 068.3	1 707	18.5	201.2	1 707	18.5	201.2	(1 533)	-16.6	(180.6)	
	Modmed	1 772	4 044	34.9	7.6	47 014	968.8	47 014	968.8	42 343	90.1	872.5	42 343	90.1	872.5	9 226	19.6	190.1	9 226	19.6	190.1	(4 554)	-9.7	(93.8)	
	Mosmed	2 950	7 519	29.4	3.5	62 722	695.2	62 722	695.2	58 663	93.5	650.2	58 663	93.5	650.2	13 251	21.1	146.9	13 251	21.1	146.9	(9 192)	-14.7	(101.9)	
	Mumed	963	2 783	24.5	0.3	15 707	470.3	15 707	470.3	14 318	91.2	428.7	14 318	91.2	428.7	3 514	22.4	105.2	3 514	22.4	105.2	(2 125)	-13.5	(63.6)	
	Status 100	792	1 676	47.1	25.1	33 915	1 686.3	33 915	1 686.3	31 816	93.8	1 582.0	31 816	93.8	1 582.0	5 869	17.3	291.8	5 869	17.3	291.8	(3 770)	-11.1	(187.5)	
	Consolidated	10 777	25 602	34.3	8.0	265 429	864.0	253 143	824.0	241 923	91.1	787.4	232 610	91.9	757.1	50 935	19.2	165.8	50 935	20.1	165.8	(30 403)	-11.5	(99.0)	28.3



Ref. no.	Name of medical scheme Name of benefit option	Members	Beneficiaries	Average age per beneficiary	Pensioner ratio (>65 years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed care claims)		Net relevant healthcare expenditure incurred (incl. managed care claims*)		Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio		
		As at 31 Dec 2007	As at 31 Dec 2007	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2007 %
1125	Discovery Health Medical Scheme																								
	Classic Comprehensive	180 762	446 860	34.2	7.4	6 946 759	1 295.5	5 217 672	973.0	6 371 401	91.7	1 188.2	4 741 045	90.9	884.1	735 851	10.6	137.2	735 851	14.1	137.2	(259 224)	-3.7	(48.3)	
	Classic Core	45 845	98 365	34.0	7.1	720 689	610.6	720 797	610.6	416 747	57.8	353.1	415 325	57.6	351.9	163 617	22.7	138.6	163 617	22.7	138.6	141 855	19.7	120.2	
	Classic Priority	66 156	152 461	31.2	4.6	1 571 491	859.0	1 181 064	645.6	1 213 874	77.2	663.5	842 152	71.3	460.3	246 794	15.7	134.9	246 794	20.9	134.9	92 117	5.9	50.4	
	Classic Saver	112 376	246 303	29.1	3.5	2 249 809	761.2	1 690 491	572.0	1 543 701	68.6	522.3	1 030 018	60.9	348.5	409 049	18.2	138.4	409 049	24.2	138.4	251 424	11.2	85.1	
	Coastal Core	62 523	139 754	33.0	6.3	730 041	435.3	730 117	435.4	469 193	64.3	279.8	468 370	64.1	279.3	217 583	29.8	129.7	217 583	29.8	129.7	44 164	6.0	26.3	
	Coastal Saver	126 647	302 005	29.2	3.4	2 143 865	591.6	1 613 739	445.3	1 576 168	73.5	434.9	1 084 553	67.2	299.3	473 616	22.1	130.7	473 616	29.3	130.7	55 570	2.6	15.3	
	Essential Comprehensive	49 566	118 432	34.8	9.5	1 546 852	1 088.4	1 316 090	926.1	1 229 855	79.5	865.4	956 664	72.7	673.1	195 387	12.6	137.5	195 387	14.8	137.5	164 039	10.6	115.4	
	Essential Core	16 992	38 440	32.3	6.6	233 110	505.4	233 164	505.5	132 573	56.9	287.4	132 250	56.7	286.7	60 264	25.9	130.6	60 264	25.8	130.6	40 650	17.4	88.1	
	Essential Priority	11 901	27 010	30.9	6.0	242 718	748.9	206 568	637.3	173 748	71.6	536.1	131 975	63.9	407.2	44 202	18.3	137.0	44 202	21.5	137.0	30 191	12.4	93.1	
	Essential Saver	66 160	154 864	27.9	3.7	1 124 744	605.2	957 324	515.1	781 426	69.5	420.5	589 339	61.6	317.1	246 359	21.9	132.6	246 359	25.7	132.6	121 627	10.8	65.4	
	Executive	5 844	14 177	35.5	8.9	125 315	736.6	94 241	554.0	175 026	139.7	1 028.8	162 662	172.6	95.6	11 473	9.2	67.4	11 473	12.2	67.4	(79 894)	-63.8	(469.6)	
	Foundation Core	2 180	4 805	33.8	8.1	26 571	460.8	26 652	462.2	16 342	61.5	283.4	16 321	61.2	283.1	8 284	31.2	143.7	8 284	31.1	143.7	2 047	7.7	35.5	
	KeyCare Core	16 312	26 380	31.0	5.4	95 446	301.5	95 461	301.6	57 406	60.1	181.3	57 397	60.1	181.3	2 864	22.9	69.1	2 864	22.9	69.1	16 200	17.0	51.2	
	KeyCare Plus	74 443	144 928	26.8	2.6	711 004	408.8	711 073	408.9	536 693	75.5	308.6	536 643	75.5	308.6	152 247	21.4	87.5	152 247	21.4	87.5	22 183	3.1	12.8	
	Other*					(34)		(32)		(17)		(21)			(9)			(9)			(2)				
	Consolidated	837 707	1 914 784	31.3	5.4	18 468 378	803.8	14 794 420	643.9	14 694 134	79.6	639.5	11 164 693	75.5	485.9	2 986 781	16.2	130.0	2 986 781	20.2	130.0	642 946	3.5	28.0	23.0
1202	Fedhealth Medical Scheme																								
	Maxima Basis	13 306	31 387	29.0	2.2	225 280	598.1	225 280	598.1	146 268	64.9	388.3	146 268	64.9	388.3	49 449	22.0	131.3	49 449	22.0	131.3	29 563	13.1	78.5	
	Maxima Core	8 417	18 671	33.8	6.7	107 023	477.7	98 699	440.5	75 258	70.3	335.9	67 186	68.1	299.9	26 770	25.0	119.5	26 770	27.1	119.5	4 742	4.4	21.2	
	Maxima Plus	1 245	2 323	41.4	9.7	45 542	1 633.7	41 014	1 471.3	50 049	109.9	1 795.4	45 846	111.8	1 644.6	5 201	11.4	186.6	5 201	12.7	186.6	(10 033)	-22.0	(359.9)	
	Maxima Standard	37 561	89 705	29.6	2.0	782 047	726.5	665 245	618.0	663 238	84.8	616.1	550 725	82.8	511.6	141 083	18.0	131.1	141 083	21.2	131.1	(26 562)	-3.4	(24.7)	
	Ultima 200 without OHEB	6 887	15 501	42.9	14.6	131 656	707.8	129 070	693.9	114 920	87.3	617.8	111 226	86.2	598.0	22 542	17.1	121.2	22 542	17.5	121.2	(4 699)	-3.6	(25.3)	
	Ultima 200 with OHEB	5 631	11 894	43.6	19.5	142 911	1 001.3	125 840	881.7	143 530	100.4	1 005.6	123 774	98.4	867.2	19 253	13.5	134.9	19 253	15.3	134.9	(17 187)	-12.0	(120.4)	
	Ultima 300	3 873	7 741	49.1	25.0	149 462	1 609.0	134 541	1 448.4	157 945	105.7	1 700.3	139 643	103.8	1 503.3	15 089	10.1	162.4	15 089	11.2	162.4	(20 192)	-13.5	(217.4)	
	Ultimax	1 004	1 766	53.8	31.8	52 336	2 469.6	47 104	2 222.7	55 051	105.2	2 597.7	49 088	104.2	2 316.4	4 128	7.9	194.8	4 128	8.8	194.8	(6 112)	-11.7	(288.4)	
	Consolidated	77 924	178 988	33.2	6.2	1 636 258	761.8	1 466 792	682.9	1 406 259	85.9	654.7	1 233 755	84.1	574.4	283 516	17.3	132.0	283 516	19.3	132.0	(50 479)	-3.1	(23.5)	28.6
1554	Genesis Medical Scheme																								
	Plan A	4 391	13 178	29.0	4.3	73 943	467.6	73 943	467.6	56 976	77.1	360.3	56 952	77.0	360.1	9 922	13.4	62.7	9 922	13.4	62.7	7 069	9.6	44.7	
	Plan B	4 008	11 819	27.4	2.1	97 987	690.9	80 124	564.9	73 399	74.9	517.5	56 882	71.0	401.1	12 793	13.1	90.2	12 793	16.0	90.2	10 449	10.7	73.7	
	Consolidated	8 399	24 997	28.3	3.2	171 930	573.2	154 067	513.6	130 375	75.8	434.6	113 834	73.9	379.5	22 715	13.2	75.7	22 715	14.7	75.7	17 518	10.2	58.4	67.3
1561	Gen-Health Medical Scheme																								
	Basic Cover Plan	7 396	17 709	32.1	2.3	121 732	572.8	121 732	572.8	70 542	57.9	331.9	70 542	57.9	331.9	27 254	22.4	128.2	27 254	22.4	128.2	23 937	19.7	112.6	
	Cover Plus Plan	3 043	7 770	36.7	7.2	70 892	760.3	59 992	643.4	80 519	113.6	863.6	65 212	108.7	699.4	10 545	14.9	113.1	10 545	17.6	113.1	(15 765)	-22.2	(169.1)	
	Primary Cover Plan	2	2	49.5	50.0	3	126.3	3	126.3	-	8.3	10.5	-	8.3	10.5	3	113.2	142.9	3	113.2	142.9	(1)	-21.5	(27.2)	
	Consolidated	10 441	25 481	33.6	3.8	192 627	630.0	181 727	594.3	151 061	78.4	494.0	135 754	74.7	444.0	37 802	19.6	123.6	37 802	20.8	123.6	8 171	4.2	26.7	51.9
1162	Global Health																								
	Decision	1 551	3 099	40.4	14.4	22 252	598.4	22 252	598.4	18 913	85.0	508.6	18 913	85.0	508.6	2 415	10.9	64.9	2 415	10.9	64.9	924	4.2	24.9	
	Gold	15 915	36 753	37.9	13.2	432 046	979.6	337 023	764.2	399 529	92.5	905.9	310 390	92.1	703.8	44 327	10.3	100.5	44 327	13.2	100.5	(17 693)	-4.1	(40.1)	
	Platinum	697	1 314	47.9	25.9	32 160	2 039.6	29 239	1 854.3	26 891	83.6	1 705.4	23 842	81.5	1 512.0	1 957	6.1	124.1	1 957	6.7	124.1	3 441	10.7	218.2	
	Proglo	1 796	5 079	33.9	6.6	47 671	782.2	38 139	625.8	39 856	83.6	653.9	31 169	81.7	511.4	5 858	12.3	96.1	5 858	15.4	96.1	1 112	2.3	18.3	
	Silver	2 108	4 733	31.4	6.5	33 464	589.2	33 464	589.2	27 873	83.3	490.8	27 859	83.2	490.5	5 762	17.2	101.5	5 762	17.2	101.5	(156)	-0.5	(2.8)	
	Consolidated	22 067	50 978	37.3	12.3	567 593	927.8	460 118	752.2	513 063	90.4	838.7	412 172	89.6	673.8	60 318	10.6	98.6	60 318	13.1	98.6	(12 372)	-2.2	(20.2)	15.0
1466	Good Hope Medical Aid Society																								
	Budget 100	95	295	34.9	1.0	1 816	512.9	1 816	512.9	2 454	135.2	693.3	2 454	135.2	693.3	577	31.8	163.1	577	31.8	163.1	(1 216)	-67.0	(343.5)	
	Makoti Comprehensive	1 330	3 400	29.0	0.4</																				



Ref. no.	Name of medical scheme Name of benefit option	Members	Beneficiaries	Average age per beneficiary	Pensioner ratio (>65 years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed care claims)		Net relevant healthcare expenditure incurred (incl. managed care claims*)		Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio		
		As at 31 Dec 2007	As at 31 Dec 2007	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2007 %
1537	Hosmed Medical Aid Scheme																								
	Plus	11 895	41 481	27.8	1.7	316 417	635.7	316 417	635.7	279 611	88.4	561.7	279 611	88.4	561.7	41 836	13.2	84.0	41 836	13.2	84.0	(5 030)	-1.6	(10.1)	
	Step	392	921	30.6	4.3	2 657	240.4	2 657	240.4	2 016	75.9	182.4	2 016	75.9	182.4	438	16.5	39.7	438	16.5	39.7	202	7.6	18.3	
	Value	21 192	70 485	27.4	1.3	461 601	545.7	461 601	545.7	382 764	82.9	452.5	382 764	82.9	452.5	78 740	17.1	93.1	78 740	17.1	93.1	97	-	0.1	
	Consolidated	33 479	112 887	27.6	1.5	780 675	576.3	780 675	576.3	664 391	85.1	490.5	664 391	85.1	490.5	121 015	15.5	89.3	121 015	15.5	89.3	(4 731)	-0.6	(3.5)	13.5
1556	Humanity Medical Scheme																								
	Humanity																								
	Comprehensive Option	2 989	5 927	47.7	26.6	106 458	1 496.8	106 458	1 496.8	111 718	104.9	1 570.8	111 718	104.9	1 570.8	21 831	20.5	306.9	21 831	20.5	306.9	(27 083)	-25.4	(380.8)	
	Humanity Option	6 330	19 696	28.7	4.6	130 803	553.4	130 803	553.4	127 526	97.5	539.6	127 526	97.5	539.6	29 192	22.3	123.5	29 192	22.3	123.5	(25 915)	-19.8	(109.6)	
	Other*									163															
	Consolidated	9 319	25 623	33.1	9.7	237 261	771.6	237 261	771.6	239 407	100.9	778.6	239 407	100.8	778.1	51 023	21.5	165.9	51 023	21.5	165.9	(52 998)	-22.3	(172.4)	3.7
1577	Ingwe Health Plan																								
	Capitation	11 478	20 603	27.3	1.0	110 921	448.6	110 921	448.6	92 224	83.1	373.0	92 224	83.1	373.0	26 358	23.8	106.6	26 358	23.8	106.6	(7 661)	-6.9	(31.0)	
	Care Plus	473	1 008	28.8	0.6	7 972	659.1	7 972	659.1	7 249	90.9	599.3	7 249	90.9	599.3	1 121	14.1	92.7	1 121	14.1	92.7	(398)	-5.0	(32.9)	
	Classic	515	1 298	32.9	6.9	17 607	1 130.4	17 607	1 130.4	13 129	74.6	842.9	13 129	74.6	842.9	1 235	7.0	79.3	1 235	7.0	79.3	3 243	18.4	208.2	
	Hospital Plus	2 048	2 420	27.5	1.4	10 632	366.1	10 632	366.1	7 776	73.1	267.8	7 776	73.1	267.8	4 711	44.3	162.2	4 711	44.3	162.2	(1 855)	-17.4	(63.9)	
	Medicap	1 233	2 600	33.1	6.3	19 863	636.6	19 863	636.6	18 734	94.3	600.4	18 734	94.3	600.4	2 906	14.6	93.1	2 906	14.6	93.1	(1 777)	-8.9	(57.0)	
	Consolidated	15 747	27 929	28.1	1.8	166 995	498.3	166 995	498.3	139 112	83.3	415.1	139 112	83.3	415.1	36 331	21.8	108.4	36 331	21.8	108.4	(8 448)	-5.1	(25.2)	13.1
1576	Liberty Medical Scheme																								
	Gold Complete	2 989	7 178	34.1	7.9	92 665	1 075.8	76 167	884.3	73 446	79.3	852.7	59 591	78.2	691.8	9 967	10.8	115.7	9 967	13.1	115.7	6 608	7.1	76.7	
	Gold Focus	8 722	18 540	34.1	7.2	114 872	516.3	114 872	516.3	88 669	77.2	398.5	88 472	77.0	397.7	27 455	23.9	123.4	27 455	23.9	123.4	(1 055)	-0.9	(4.7)	
	Gold Plus	7 410	15 689	29.9	4.5	119 497	634.7	98 178	521.5	87 020	72.8	462.2	70 477	71.8	374.3	23 550	19.7	125.1	23 550	24.0	125.1	4 152	3.5	22.1	
	Platinum Complete	9 275	22 582	37.4	10.8	327 055	1 206.9	262 121	967.3	297 852	91.1	1 099.1	245 418	93.6	905.7	29 954	9.2	110.5	29 954	11.4	110.5	(13 250)	-4.1	(48.9)	
	Platinum Focus	10 107	22 515	37.6	10.1	184 590	683.2	184 590	683.2	145 771	79.0	539.5	145 512	78.8	538.6	33 555	18.2	124.2	33 555	18.2	124.2	5 523	3.0	20.4	
	Platinum Plus	1 126	2 404	30.9	4.6	16 715	579.4	14 240	493.6	12 944	77.4	448.7	11 408	80.1	395.5	2 751	16.5	95.4	2 751	19.3	95.4	81	0.5	2.8	
	Silver Complete	3 920	6 413	29.3	4.2	33 225	431.7	33 225	431.7	28 274	85.1	367.4	28 240	85.0	367.0	10 844	32.6	140.9	10 844	32.6	140.9	(5 859)	-17.6	(76.1)	
	Silver Focus	2 936	4 970	31.9	6.2	21 566	361.6	21 566	361.6	18 434	85.5	309.1	18 419	85.4	308.8	7 266	33.7	121.8	7 266	33.7	121.8	(4 119)	-19.1	(69.1)	
	Other *									228															
	Consolidated	46 485	100 291	34.5	8.0	910 186	756.3	804 961	668.9	752 638	82.7	625.4	667 538	82.9	554.7	145 342	16.0	120.8	145 342	18.1	120.8	(7 919)	-0.9	(6.6)	21.0
1536	Lifemed Medical Scheme																								
	Lifemed Access	50	93	29.1	5.4	511	457.7	511	457.7	507	99.4	454.7	507	99.4	454.7	116	22.7	104.1	116	22.7	104.1	(113)	-22.1	(101.1)	
	Lifemed Accolade	1 096	2 691	42.4	12.6	47 347	1 466.2	47 347	1 466.2	44 424	93.8	1 375.7	44 424	93.8	1 375.7	7 671	16.2	237.5	7 671	16.2	237.5	(4 748)	-10.0	(147.0)	
	Lifemed Essential	1 328	3 544	33.4	4.9	34 240	805.1	34 240	805.1	29 859	87.2	702.1	29 859	87.2	702.1	6 255	18.3	147.1	6 255	18.3	147.1	(1 873)	-5.5	(44.1)	
	Lifemed Select	381	919	37.3	7.2	9 676	877.4	7 252	657.6	8 260	85.4	749.0	6 473	89.3	587.0	1 502	15.5	136.2	1 502	20.7	136.2	(723)	-7.5	(65.6)	
	Consolidated	2 855	7 247	37.2	8.0	91 774	1 055.3	89 350	1 027.4	83 051	90.5	955.0	81 264	90.9	934.5	15 544	16.9	178.7	15 544	17.4	178.7	(7 458)	-8.1	(85.8)	26.3
1549	Medicover																								
	Alta	3 928	8 504	37.9	15.3	83 384	817.1	83 436	817.6	106 951	128.3	1 048.0	106 493	127.6	1 043.6	12 444	14.9	121.9	12 444	14.9	121.9	(35 501)	-42.6	(347.9)	
	Bona	6 378	15 002	28.3	4.0	58 417	324.5	58 557	325.3	69 459	118.9	385.8	68 657	117.2	381.4	8 107	13.9	45.0	8 107	13.8	45.0	(18 207)	-31.2	(101.1)	
	Bona Plus	13 335	36 840	25.7	2.3	161 775	365.9	137 603	311.3	159 982	98.9	361.9	151 825	110.3	343.4	19 022	11.8	43.0	19 022	13.8	43.0	(33 244)	-20.5	(75.2)	
	Titan	32 423	86 001	26.9	1.8	677 947	656.9	541 698	524.9	661 714	97.6	641.2	594 908	109.8	576.5	75 124	11.1	72.8	75 124	13.9	72.8	(128 334)	-18.9	(124.4)	
	Consolidated	56 064	146 347	27.4	3.0	981 523	558.9	821 294	467.7	998 106	101.7	568.3	921 883	112.2	524.9	114 697	11.7	65.3	114 697	14.0	65.3	(215 286)	-21.9	(122.6)	38.2
1149	Medihelp																								
	Dimension Elite	25 953	52 088	42.9	15.4	734 481	1 175.1	734 481	1 175.1	603 081	82.1	964.8	600 360	81.7	960.5	72 601	9.9	116.2	72 601	9.9	116.2	61 520	8.4	98.4	
	Dimension Prime 1	5 854	13 406	33.4	7.8	76 567	476.0	76 567	476.0	66 519	86.9	413.5	66 519	86.9	413.5	8 044	10.5	50.0	8 044	10.5	50.0	2 005	2.6	12.5	
	Dimension Prime 2	6 537	14 867	30.9	5.9	110 305	618.3	88 619	496.7	102 351	92.8	573.7	80 844	91.2	453.1	9 776	8.9	54.8	9 776	11.0	54.8	(2 000)	-1.8	(11.2)	
	Dimension Prime 3	11 474	29 029	32.0	5.5	257 039	737.9	257 039	737.9	208 164	81.0	597.6	206 639	80.4	593.2	24 988	9.7	71.7	24 988	9.7	71.7	25 412	9.9	73.0	
	Medihelp Plus	38 329	53 734	64.0	59.8	1 502 161	2 329.6	1 502 161	2 329.6	1 326 131	88.3	2 056.6	1 326 131	88.3	2 056.6										



Ref. no.	Name of medical scheme Name of benefit option	Members	Beneficiaries	Average age per beneficiary	Pensioner ratio (>65 years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed care claims)			Net relevant healthcare expenditure incurred (incl. managed care claims*)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
		As at 31 Dec 2007	As at 31 Dec 2007	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2007 %
I506	Medimed Medical Scheme																								
	Alpha	1 396	3 777	28.8	3.2	18 356	405.0	18 356	405.0	13 686	74.6	302.0	13 686	74.6	302.0	1 867	10.2	41.2	1 867	10.2	41.2	2 803	15.3	61.8	
	Managed Care	1 243	3 508	26.8	2.0	20 246	481.0	20 246	481.0	18 922	93.5	449.5	18 922	93.5	449.5	1 869	9.2	44.4	1 869	9.2	44.4	(545)	-2.7	(12.9)	
	Medisave - Max	338	858	37.8	9.8	10 388	1 008.9	7 845	761.9	9 204	88.6	894.0	6 721	85.7	652.8	729	7.0	70.8	729	9.3	70.8	395	3.8	38.3	
	Medisave - Standard	1 753	4 412	28.2	2.6	34 519	652.0	26 125	493.5	24 014	69.6	453.6	16 342	62.6	308.7	3 643	10.6	68.8	3 643	13.9	68.8	6 141	17.8	116.0	
	Consolidated	4 730	12 555	28.7	3.1	83 509	554.3	72 573	481.7	65 826	78.8	436.9	55 671	76.7	369.5	8 108	9.7	53.8	8 108	11.2	53.8	8 794	10.5	58.4	79.7
I140	Medshield Medical Scheme																								
	Access	4 477	8 644	33.0	6.9	26 570	256.2	26 570	256.2	21 576	81.2	208.0	21 577	81.2	208.0	5 277	19.9	50.9	5 277	19.9	50.9	(284)	-1.1	(2.7)	
	HospiElite	216	423	43.0	15.4	3 785	745.7	3 785	745.7	3 202	84.6	630.8	3 202	84.6	630.8	859	22.7	169.3	859	22.7	169.3	(276)	-7.3	(54.4)	
	MediBonus	13 446	28 807	32.2	3.9	235 594	681.5	235 594	681.5	199 293	84.6	576.5	199 296	84.6	576.5	53 453	22.7	154.6	53 453	22.7	154.6	(17 155)	-7.3	(49.6)	
	MediPlus	42 196	110 964	26.7	0.8	739 358	555.3	739 336	555.2	625 441	84.6	469.7	625 428	84.6	469.7	167 743	22.7	126.0	167 743	22.7	126.0	(53 835)	-7.3	(40.4)	
	MediValue	11 561	29 436	26.6	1.1	202 566	573.5	202 566	573.5	171 355	84.6	485.1	171 357	84.6	485.1	45 958	22.7	130.1	45 958	22.7	130.1	(14 750)	-7.3	(41.8)	
	Consolidated	71 896	178 274	27.9	1.7	1 207 873	564.6	1 207 851	564.6	1 020 867	84.5	477.2	1 020 860	84.5	477.2	273 291	22.6	127.7	273 291	22.6	127.7	(86 300)	-7.1	(40.3)	67.3
I021	Meridian Health																								
	Carecross	90	204	29.8	4.9	946	386.6	946	386.6	552	58.3	225.5	552	58.3	225.5	535	56.5	218.6	535	56.5	218.6	(141)	-14.9	(57.5)	
	Nu Gen Core	829	1 985	33.3	9.3	14 628	614.1	12 517	525.5	15 105	103.3	634.1	13 307	106.3	558.6	3 069	21.0	128.8	3 069	24.5	128.8	(3 859)	-26.4	(162.0)	
	Nu Gen Hi Cover	234	449	52.1	33.4	9 004	1 671.2	6 806	1 243.2	11 224	124.7	2 083.2	10 303	151.4	1 912.1	807	9.0	149.9	807	11.9	149.9	(4 304)	-47.8	(798.8)	
	Nu Gen Value	631	1 459	36.4	12.1	18 238	1 041.7	13 811	788.8	20 439	112.1	1 167.4	18 250	132.1	1 042.4	2 396	13.1	136.9	2 396	17.3	136.9	(6 835)	-37.5	(390.4)	
	Consolidated	1 784	4 097	36.3	12.7	42 817	870.9	34 080	693.2	47 320	110.5	962.5	42 411	124.4	862.7	6 808	15.9	138.5	6 808	20.0	138.5	(15 139)	-35.4	(307.9)	112.9
I167	Momentum Health																								
	Access	2 018	3 821	29.2	4.7	24 029	524.1	24 029	524.1	21 060	87.6	459.3	20 907	87.0	456.0	4 622	19.2	100.8	4 622	19.2	100.8	(1 500)	-6.2	(32.7)	
	Base Network	2 556	4 461	27.7	3.3	19 841	370.6	19 841	370.6	14 590	73.5	272.5	14 517	73.2	271.2	3 887	19.6	72.6	3 887	19.6	72.6	1 437	7.2	26.8	
	Base State	1 445	1 883	25.8	0.6	4 849	214.6	4 849	214.6	2 479	51.1	109.7	2 478	51.1	109.7	1 031	21.3	45.6	1 031	21.3	45.6	1 340	27.6	59.3	
	Custom MCC Any	1 263	2 800	37.6	12.4	18 335	545.7	17 008	506.2	17 186	93.7	511.5	15 218	89.5	452.9	3 489	19.0	103.8	3 489	20.5	103.8	(1 699)	-9.3	(50.6)	
	Custom MCC Associated	9 215	22 173	28.4	1.8	112 933	424.4	104 697	393.5	103 328	91.5	388.3	92 769	88.6	348.7	22 154	19.6	83.3	22 154	21.2	83.3	(10 226)	-9.1	(38.4)	
	Custom State Any	2 282	5 338	27.6	2.3	32 940	514.2	30 558	477.1	18 216	55.3	284.4	15 306	50.1	238.9	6 264	19.0	97.8	6 264	20.5	97.8	8 988	27.3	140.3	
	Custom State Associated	6 195	13 713	28.0	2.4	60 040	364.9	55 776	338.9	33 594	56.0	204.1	29 285	52.5	178.0	11 729	19.5	71.3	11 729	21.0	71.3	14 762	24.6	89.7	
	Extender MCC Any	5 209	11 864	41.5	15.1	166 739	1 171.2	125 913	884.4	190 128	114.0	1 335.5	148 323	117.8	1 041.8	29 056	17.4	204.1	29 056	23.1	204.1	(51 466)	-30.9	(361.5)	
	Extender MCC Associated	1 610	3 554	39.0	11.4	45 494	1 066.7	34 354	805.5	49 494	108.8	1 160.5	38 372	111.7	899.7	8 162	17.9	191.4	8 162	23.8	191.4	(12 180)	-26.8	(285.6)	
	Extender State Any	3 510	8 753	28.6	3.0	98 814	940.8	74 628	710.5	70 393	71.2	670.2	46 738	62.6	445.0	17 672	17.9	168.2	17 672	23.7	168.2	10 218	10.3	97.3	
	Extender State Associated	1 352	3 428	28.7	2.3	35 394	860.4	26 735	649.9	25 687	72.6	624.4	16 882	63.1	410.4	6 427	18.2	156.2	6 427	24.0	156.2	3 426	9.7	83.3	
	Incentive MCC Any	9 856	21 470	42.7	18.1	180 612	701.0	163 124	633.1	211 094	116.9	819.3	187 001	114.6	725.8	32 808	18.2	127.3	32 808	20.1	127.3	(56 685)	-31.4	(220.0)	
	Incentive MCC Associated	1 901	4 428	36.0	8.2	31 761	597.7	28 708	540.3	30 133	94.9	567.1	26 312	91.7	495.2	6 001	18.9	112.9	6 001	20.9	112.9	(3 605)	-11.4	(67.8)	
	Incentive State Any	12 578	29 013	30.0	4.1	224 491	644.8	202 660	582.1	159 344	71.0	457.7	130 552	64.4	375.0	41 644	18.6	119.6	41 644	20.5	119.6	30 644	13.6	87.5	
	Incentive State Associated	10 292	22 933	29.7	3.6	154 010	559.6	139 182	505.8	100 370	65.2	364.7	82 062	59.0	298.2	29 312	19.0	106.5	29 312	21.1	106.5	27 808	18.1	101.0	
	Summit	2 408	4 636	51.5	30.5	104 751	1 882.9	104 751	1 882.9	124 634	119.0	2 240.3	123 303	117.7	2 216.4	18 495	17.7	332.5	18 495	17.7	332.5	(37 047)	-35.4	(665.9)	
	Consolidated	73 690	164 268	32.8	7.2	1 315 033	667.1	1 156 813	586.9	1 171 730	89.1	594.4	990 025	85.6	502.2	242 753	18.5	123.1	242 753	21.0	123.1	(75 965)	-5.8	(38.5)	20.2
I087	Munimed																								
	Alpha	7 956	16 324	45.7	22.2	327 429	1 671.5	327 429	1 671.5	303 221	92.6	1 547.9	303 221	92.6	1 547.9	30 005	9.2	153.2	30 005	9.2	153.2	(5 797)	-1.8	(29.6)	
	Key Health	1 103	2 590	33.0	7.7	11 005	354.1	11 005	354.1	10 358	94.1	333.3	10 358	94.1	333.3	3 659	33.2	117.7	3 659	33.2	117.7	(3 012)	-27.4	(96.9)	
	Sigma	17 673	46 388	33.8	6.6	509 380	915.1	486 462	873.9	437 058	85.8	785.1	419 315	86.2	753.3	67 761	13.3	121.7	67 761	13.9	121.7	(6 114)	-0.1	(1.1)	
	Omega	9 918	25 494	32.9	7.4	217 887	712.2	217 887	712.2	186 345	85.5	609.1	186 345	85.5	609.1	38 944	17.9	127.3	38 944	17.9	127.3	(7 402)	-3.4	(24.2)	
	Consolidated	36 650	90 796	35.7	9.7	1 065 701	978.1	1 042 783	957.1	936 982	87.9	860.0	919 239	88.2	843.7	140 369	13.2	128.8	140 369	13.5	128.8	(16 825)	-1.6	(15.4)	15.9
I166	National Independent Medical Aid Society (NIMAS)																								
	Medicross	904	1 951	34.9	8.4	14 486	618.7	14 486	618.7	12 158	83.9	519.3	12 067	83.3	515.4	2 171	15.0	92.7	2 171	15.0	92.7	247	1.7	10.6	
	Optimum	3 563	8 230	32.5	7.4	88 820	899.4	71 131	720.2	76 124	85.7	770.8	62 365	87.7	6										



Ref. no.	Name of medical scheme Name of benefit option	Members	Beneficiaries	Average age per beneficiary	Pensioner ratio (>65 years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed care claims)			Net relevant healthcare expenditure incurred (incl. managed care claims*)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
		As at 31 Dec 2007	As at 31 Dec 2007	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2007 %
1560	Openplan Medical Scheme																								
	Premier Classic	4 249	10 227	39.4	15.4	84 241	686.4	80 147	653.1	80 628	95.7	657.0	75 936	94.7	618.8	13 237	15.7	107.9	13 237	16.5	107.9	(9 026)	-10.7	(73.6)	
	Premier Elite	568	998	52.6	31.0	25 338	2 115.7	19 008	1 587.1	25 952	102.4	2 167.0	20 646	108.6	1 723.9	2 666	10.5	222.6	2 666	14.0	222.6	(4 305)	-17.0	(359.4)	
	Premier Select	3 345	6 641	45.5	21.1	98 173	1 231.9	83 521	1 048.1	92 089	93.8	1 155.6	76 732	91.9	962.9	12 361	12.6	155.1	12 361	14.8	155.1	(5 571)	-5.7	(69.9)	
	Primary Classic	1 505	2 505	32.2	10.1	16 418	546.2	16 418	546.2	20 874	127.1	694.4	20 874	127.1	694.4	3 994	24.3	132.9	3 994	24.3	132.9	(8 450)	-51.5	(281.1)	
	Principal Classic	1 084	1 914	42.4	22.7	20 593	896.6	20 593	896.6	16 452	79.9	716.3	16 452	79.9	716.3	3 052	14.8	132.9	3 052	14.8	132.9	1 089	5.3	47.4	
	Principal Elite	1 628	3 139	46.4	23.5	63 607	1 688.6	63 607	1 688.6	58 229	91.5	1 545.8	58 229	91.5	1 545.8	7 524	11.8	199.8	7 524	11.8	199.8	(2 146)	-3.4	(57.0)	
	Consolidated	12 379	25 424	41.9	18.5	308 369	1 010.8	283 293	928.6	294 223	95.4	964.4	268 868	94.9	881.3	42 834	13.9	140.4	42 834	15.1	140.4	(28 409)	-9.2	(93.1)	28.6
1215	Oxygen Medical Scheme																								
	80% Plan	5 109	9 784	44.2	20.9	117 329	999.3	117 323	999.3	94 023	80.1	800.8	93 427	79.6	795.7	15 556	13.3	132.5	15 556	13.3	132.5	8 340	7.1	71.0	
	Core Plus	21 533	55 119	33.2	9.0	358 346	541.8	358 345	541.8	306 821	85.6	463.9	305 286	85.2	461.6	67 413	18.8	101.9	67 413	18.8	101.9	(14 353)	-4.0	(21.7)	
	Elite Plus	4 043	7 899	47.2	28.9	145 042	1 530.2	134 283	1 416.7	150 927	104.1	1 592.3	140 204	104.4	1 479.1	15 429	10.6	162.8	15 429	11.5	162.8	(21 350)	-14.7	(225.2)	
	Essential	4 427	7 672	34.6	11.6	46 417	504.2	46 420	504.2	44 639	96.2	484.9	43 993	94.8	477.9	12 238	26.4	132.9	12 238	26.4	132.9	(9 811)	-21.1	(106.6)	
	Essential Carecross	7 147	11 468	34.8	9.4	64 084	465.7	64 084	465.7	57 618	89.9	418.7	57 457	89.7	417.5	15 037	23.5	109.3	15 037	23.5	109.3	(8 410)	-13.1	(61.1)	
	Premium Plus	864	2 137	33.0	8.8	22 924	893.9	17 251	672.7	21 329	93.0	831.7	16 486	95.6	642.9	3 929	17.1	153.2	3 929	22.8	153.2	(3 165)	-13.8	(123.4)	
	Progressive	3 830	6 540	39.1	16.5	55 376	705.6	53 784	685.3	61 565	111.2	784.5	60 004	111.6	764.6	10 881	19.6	138.6	10 881	20.2	138.6	(17 101)	-30.9	(217.9)	
	Standard	22 360	57 811	30.5	6.5	437 897	631.2	406 092	585.4	365 444	83.5	526.8	333 177	82.0	480.3	75 508	17.2	108.8	75 508	18.6	108.8	(2 593)	-0.6	(3.7)	
	Standard Plus	12 992	33 875	31.7	7.9	337 562	830.4	312 886	769.7	300 776	89.1	739.9	273 298	87.3	672.3	45 561	13.5	112.1	45 561	14.6	112.1	(5 972)	-1.8	(14.7)	
	Other*					(12)		(8)		(1 157)			(1 413)			(373)			(373)			1 778			
	Consolidated	82 305	192 305	33.6	9.8	1 584 964	686.8	1 510 460	654.5	1 401 985	88.5	607.5	1 321 918	87.5	572.8	261 180	16.5	113.2	261 180	17.3	113.2	(72 637)	-4.6	(31.5)	17.6
1587	Pathfinder Medical Scheme																								
	Avenue	521	891	32.8	7.6	8 853	828.0	9 023	843.9	6 621	74.8	619.2	6 120	67.8	572.4	1 677	18.9	156.8	1 677	18.6	156.8	1 227	13.9	114.7	
	Lane	87	151	36.4	11.3	646	356.7	669	369.3	798	123.4	440.2	798	119.2	440.2	70	10.8	38.5	70	10.4	38.5	(198)	-30.7	(109.4)	
	Terrace	98	146	37.6	13.9	2 610	1 489.7	2 609	1 489.4	1 762	67.5	1 005.8	1 762	67.5	1 005.8	278	10.7	158.8	278	10.7	158.8	569	21.8	324.8	
	Trail	1 023	1 442	35.7	10.6	10 545	609.4	10 530	608.5	8 082	76.6	467.1	8 082	76.8	467.1	3 083	29.2	178.2	3 083	29.3	178.2	(635)	-6.0	(36.7)	
	Consolidated	1 729	2 630	34.9	9.8	22 654	717.8	22 831	723.4	17 263	76.2	547.0	16 762	73.4	531.1	5 108	22.5	161.8	5 108	22.4	161.8	962	4.2	30.5	-3.6
1546	Pharos Medical Plan																								
	Creation Comprehensive	416	1 183	27.1	2.2	11 523	811.7	11 523	811.7	9 485	82.3	668.1	9 304	80.7	655.4	2 170	18.8	152.9	2 170	18.8	152.9	49	0.4	3.4	
	Footprint Comprehensive	934	2 069	28.6	3.4	16 564	667.2	16 564	667.2	10 194	61.5	410.6	10 030	60.6	404.0	4 190	25.3	168.8	4 190	25.3	168.8	2 345	14.2	94.4	
	Footprint Primary	722	1 223	33.4	5.3	4 853	330.7	4 853	330.7	2 560	52.7	174.4	2 520	51.9	171.7	2 264	46.6	154.3	2 264	46.6	154.3	69	1.4	4.7	
	Methcare	1 161	2 850	39.6	18.0	12 753	372.9	12 753	372.9	10 289	80.7	300.9	10 289	80.7	300.9	2 085	16.3	61.0	2 085	16.3	61.0	379	3.0	11.1	
	Paladin Comprehensive	2 070	5 360	31.5	4.5	58 722	913.0	58 722	913.0	43 855	74.7	681.8	43 433	74.0	675.3	10 389	17.7	161.5	10 389	17.7	161.5	4 900	8.3	76.2	
	Rainbow Comprehensive	2 116	5 174	36.9	9.5	83 178	1 339.7	83 178	1 339.7	72 585	87.3	1 169.1	72 029	86.6	1 160.1	10 682	12.8	172.1	10 682	12.8	172.1	467	0.6	7.5	
	Rainbow Plus	403	793	30.6	4.7	4 983	523.6	4 153	436.4	2 852	57.2	299.7	2 075	50.0	218.1	1 106	22.2	116.2	1 106	26.6	116.2	971	19.5	102.1	
	Rainbow Primary	347	758	38.9	11.9	5 262	578.5	5 262	578.5	4 515	85.8	496.4	4 510	85.7	495.9	1 139	21.6	125.2	1 139	21.6	125.2	(387)	-7.4	(42.6)	
	Consolidated	8 169	19 410	33.9	7.9	197 839	849.4	197 009	845.8	156 335	79.0	671.2	154 190	78.3	662.0	34 025	17.2	146.1	34 025	17.3	146.1	8 793	4.4	37.8	9.0
1454	Pro Sano Medical Scheme																								
	ProCedure	1 735	3 258	30.4	5.0	9 487	242.6	9 487	242.6	7 741	81.6	198.0	7 741	81.6	198.0	5 275	55.6	134.9	5 275	55.6	134.9	(3 529)	-37.2	(90.3)	
	ProClassic	26 892	65 797	36.8	10.7	665 610	843.0	532 842	674.9	639 789	96.1	810.3	508 927	95.5	644.6	81 551	12.3	103.3	81 551	15.3	103.3	(57 636)	-8.7	(73.0)	
	ProVider	2 438	6 427	33.2	7.3	42 707	553.7	42 707	553.7	34 129	79.9	442.5	34 129	79.9	442.5	7 411	17.4	96.1	7 411	17.4	96.1	1 167	2.7	15.1	
	ProVision	308	603	33.8	6.8	3 871	535.0	3 871	535.0	2 793	72.1	386.0	2 793	72.1	386.0	915	23.6	126.5	915	23.6	126.5	163	4.2	22.5	
	Consolidated	31 373	76 085	36.2	10.1	721 675	790.4	588 907	645.0	684 452	94.8	749.7	553 590	94.0	606.3	95 152	13.2	104.2	95 152	16.2	104.2	(59 835)	-8.3	(65.5)	40.4
1196	Protea Medical Aid Society																								
	Accumulator Extended	253	379	70.6	67.3	9 807	2 156.4	9 807	2 156.4	10 434	106.4	2 294.3	10 434	106.4	2 294.3	1 382	14.1	303.8	1 382	14.1	303.8	(2 009)	-20.5	(441.7)	
	Accumulator Standard	954	1 669	55.9	42.4	19 996	998.4	19 996	998.4	18 138	90.7	905.6	18 138	90.7	905.6	3 195	16.0	159.5	3 195	16.0	159.5	(1 337)	-6.7	(66.8)	
	Essential Plan	1 652	1 874	26.2	0.5	6 346	282.2	6 346	282.2	5 829	91.8	259.2	5 829	91.8	259.2	1 986	31.3	88.3	1 986	31.3	88.3	(1 469)	-23.1	(65.3)	



Ref. no.	Name of medical scheme Name of benefit option	Members	Beneficiaries	Average age per beneficiary	Pensioner ratio (>65 years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed care claims)			Net relevant healthcare expenditure incurred (incl. managed care claims*)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio	
		As at 31 Dec 2007	As at 31 Dec 2007	Years	%	R'000	p/bpm R	R'000	p/bpm R	R'000	As % of GCI	p/bpm R	R'000	As % of RCI	p/bpm R	R'000	As % of GCI	p/bpm R	R'000	As % of RCI	p/bpm R	R'000	As % of GCI	p/bpm R	2007 %	
1170	Purehealth Medical Scheme																									
	NBC Famplus	1 618	3 912	40.7	16.4	59 993	1 278.0	59 993	1 278.0	60 334	100.6	1 285.2	60 334	100.6	1 285.2	9 331	15.6	198.8	9 331	15.6	198.8	(9 672)	-16.1	(206.0)		
	NBC Impilo	2 659	6 634	32.3	6.7	44 852	563.4	44 852	563.4	39 939	89.0	501.7	39 939	89.0	501.7	7 374	16.4	92.6	7 374	16.4	92.6	(2 461)	-5.5	(30.9)		
	NBC Ozone	583	1 325	32.1	6.4	5 580	350.9	5 580	350.9	5 364	96.1	337.4	5 364	96.1	337.4	1 077	19.3	67.7	1 077	19.3	67.7	(861)	-15.4	(54.2)		
	NBC Savemed	1 613	3 744	39.4	14.6	51 063	1 136.6	40 815	908.5	43 906	86.0	977.2	36 309	89.0	808.2	8 036	15.7	178.9	8 036	19.7	178.9	(3 530)	-6.9	(78.6)		
	NBC Topcare	729	1 647	46.6	22.1	42 223	2 136.4	42 223	2 136.4	39 966	94.7	2 022.2	39 966	94.7	2 022.2	5 841	13.8	295.5	5 841	13.8	295.5	(3 584)	-8.5	(181.3)		
	Consolidated	7 202	17 262	37.1	12.1	203 711	983.4	193 463	934.0	189 508	93.0	914.9	181 911	94.0	878.2	31 660	15.5	152.8	31 660	16.4	152.8	(20 108)	-9.9	(97.1)	0.7	
1586	Renaissance Health Medical Scheme																									
	Crystal Care	770	993	29.3	2.4	3 254	273.1	3 254	273.1	3 203	98.4	268.8	3 203	98.4	268.8	617	19.0	51.8	617	19.0	51.8	(566)	-17.4	(47.5)		
	Electcare Primicare and Faranani	6 409	13 906	29.6	3.1	60 436	362.2	60 436	362.2	63 933	105.8	383.1	63 933	105.8	383.1	11 471	19.0	68.7	11 471	19.0	68.7	(14 968)	-24.8	(89.7)		
	Whole Life Med	6 467	15 288	31.6	5.2	128 976	703.0	128 976	703.0	131 964	102.3	719.3	131 963	102.3	719.3	25 879	20.1	141.1	25 879	20.1	141.1	(28 865)	-22.4	(157.3)		
	Consolidated	13 646	30 187	30.6	4.1	192 666	531.9	192 666	531.9	199 100	103.3	549.6	199 099	103.3	549.6	37 967	19.7	104.8	37 967	19.7	104.8	(44 400)	-23.0	(122.6)	-22.5	
1575	Resolution Health Medical Scheme																									
	Fundamental	3 688	6 905	26.5	0.5	13 431	162.1	13 431	162.1	10 613	79.0	128.1	10 613	79.0	128.1	7 682	57.2	92.7	7 682	57.2	92.7	(4 864)	-36.2	(58.7)		
	Hospital	6 380	14 541	28.7	1.4	53 343	305.7	53 343	305.7	32 399	60.7	185.7	32 379	60.7	185.6	20 512	38.5	117.6	20 512	38.5	117.6	453	0.8	2.6		
	Prestige	12 879	29 517	29.4	2.2	269 165	759.9	269 165	759.9	218 775	81.3	617.7	218 749	81.3	617.6	52 510	19.5	148.2	52 510	19.5	148.2	(2 094)	-0.8	(5.9)		
	Progressive	18 274	45 772	27.5	0.7	258 687	471.0	238 036	433.4	179 040	69.2	302.6	166 382	69.9	302.9	72 734	28.1	132.4	72 734	30.6	132.4	(1 079)	-0.4	(2.0)		
	Consolidated	41 221	96 735	28.2	1.3	594 626	512.2	573 976	494.5	440 827	74.1	379.8	428 123	74.6	368.8	153 437	25.8	132.2	153 437	26.7	132.2	(7 584)	-1.3	(6.5)	17.0	
1446	Selfmed Medical Scheme																									
	Medoxi	5 882	13 898	39.7	14.0	90 733	544.0	90 733	544.0	84 763	93.4	508.2	84 763	93.4	508.2	18 287	20.2	109.7	18 287	20.2	109.7	(12 318)	-13.6	(73.9)		
	Medoxi Chronic	640	1 066	56.7	41.0	19 299	1 508.7	19 299	1 508.7	24 153	125.2	1 888.2	24 153	125.2	1 888.2	2 290	11.9	179.0	2 290	11.9	179.0	(7 145)	-37.0	(558.5)		
	Medoxi Comprehensive	935	2 109	43.2	17.7	20 297	802.0	20 297	802.0	20 954	103.2	828.0	20 954	103.2	828.0	2 942	14.5	116.3	2 942	14.5	116.3	(3 599)	-17.7	(142.2)		
	Selfmed 80%	1 174	2 071	54.9	38.8	53 599	2 156.7	53 599	2 156.7	53 019	98.9	2 133.4	53 019	98.9	2 133.4	3 796	7.1	152.7	3 796	7.1	152.7	(3 216)	-6.0	(129.4)		
	Selfsure	4 209	9 535	30.9	6.6	80 660	704.9	80 660	704.9	72 459	89.8	633.3	72 459	89.8	633.3	14 697	18.2	128.4	14 697	18.2	128.4	(6 497)	-8.1	(56.8)		
	Consolidated	12 840	28 679	38.8	14.6	264 588	768.8	264 588	768.8	255 349	96.5	742.0	255 349	96.5	742.0	42 012	15.9	122.1	42 012	15.9	122.1	(32 774)	-12.4	(95.2)	50.1	
1486	Sizwe Medical Scheme																									
	Sizwe Affordable	19 900	50 148	30.3	4.4	415 493	690.4	415 493	690.4	377 099	90.8	626.6	377 099	90.8	626.6	67 216	16.2	111.7	67 216	16.2	111.7	(28 822)	-6.9	(47.9)		
	Sizwe Affordable Network	2 371	6 484	27.0	1.8	36 688	471.5	36 688	471.5	30 320	82.6	389.7	30 320	82.6	389.7	7 696	21.0	98.9	7 696	21.0	98.9	(1 328)	-3.6	(17.1)		
	Sizwe Full Benefit	14 284	34 172	37.9	12.9	438 223	1 068.7	438 223	1 068.7	422 617	96.4	1 030.6	422 617	96.4	1 030.6	49 924	11.4	121.7	49 924	11.4	121.7	(34 318)	-7.8	(83.7)		
	Sizwe Primary	24 044	65 497	28.2	2.4	351 062	446.7	351 062	446.7	299 317	85.3	380.8	299 317	85.3	380.8	77 755	22.1	98.9	77 755	22.1	98.9	(26 010)	-7.4	(33.1)		
	Sizwe Primary Network	357	649	28.6	3.5	2 035	261.3	2 035	261.3	1 253	61.6	160.9	1 253	61.6	160.9	732	36.0	94.0	732	36.0	94.0	49	2.4	6.3		
	Consolidated	60 956	156 950	30.9	5.3	1 243 501	660.2	1 243 501	660.2	1 130 606	90.9	600.3	1 130 606	90.9	600.3	203 324	16.4	108.0	203 324	16.4	108.0	(90 429)	-7.3	(48.0)	42.3	
1141	Spectramed																									
	Alliance	12 837	25 560	29.0	2.7	138 811	452.6	138 811	452.6	102 043	73.5	332.7	101 792	73.3	331.9	26 905	19.4	87.7	26 905	19.4	87.7	10 115	7.3	33.0		
	Choice	4 488	8 405	33.4	7.8	61 864	613.4	61 864	613.4	57 888	93.6	573.9	57 801	93.4	573.1	11 170	18.1	110.7	11 170	18.1	110.7	(7 107)	-11.5	(70.5)		
	Elite	51 192	133 725	29.4	2.8	1 272 668	793.1	1 272 668	793.1	1 114 529	87.6	694.5	1 113 580	87.5	693.9	224 112	17.6	139.7	224 112	17.6	139.7	(65 024)	-5.1	(40.5)		
	Hospital	2 632	5 635	37.6	11.3	26 138	386.5	26 138	386.5	21 456	82.1	317.3	21 406	81.9	316.6	4 894	18.7	72.4	4 894	18.7	72.4	(163)	-0.6	(2.4)		
	Plus	1 391	2 672	52.0	30.5	47 584	1 484.0	47 584	1 484.0	64 371	135.2	2 007.6	64 346	135.2	2 006.8	7 839	16.5	244.5	7 839	16.5	244.5	(24 600)	-51.7	(767.2)		
	Consolidated	72 540	175 997	30.1	3.7	1 547 065	732.5	1 547 065	732.5	1 360 288	87.9	644.1	1 358 926	87.8	643.4	274 919	17.8	130.2	274 919	17.8	130.2	(86 779)	-5.6	(41.1)	15.1	
1464	Suremed Health																									
	Challenger	1 128	2 614	34.2	7.7	31 486	1 003.7	31 486	1 003.7	26 337	83.6	839.6	26 337	83.6	839.6	5 506	17.5	175.5	5 506	17.5	175.5	(357)	-1.1	(11.4)		
	Explorer	1	2	54.5	-	1	26.9	1	26.9	-	3.1	0.8	-	3.1	0.8	-	18.9	5.1	-	18.9	5.1	1	78.0	21.0		
	Navigator	446	1 134	30.0	0.5	8 657	636.2	7 260	533.5	4 221	48.8	310.2	4 129	56.9	303.4	2 220	25.6	163.2	2 220	30.6	163.2	911	10.5	66.9		
	Shuttle	8	22	26.1	-	24	90.5	24	90.5	-	1.9	1.7	-	1.9	1.7	5	20.3	18.3	5	20.3	18.3	19	77.9	70.4		
	Consolidated	1 583	3 772	32.9	5.5	40 167	887.4	38 770	856.5	30 558	76.1	675.1	30 466	78.6	673.1	7 731	19.2	170.8	7 731	19.9	170.8	573	1.4	12.7	53.9	
1147	Telemed																									
	Bronze	3 241	5 478	30.2	5.4	18 645	283.6	18 645	283.6	15 430	82.8	234.7	15 430	82.8	234.7	4 075	21									



Ref. no.	Name of medical scheme Name of benefit option	Members	Beneficiaries	Average age per beneficiary	Pensioner ratio (>65 years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed care claims)			Net relevant healthcare expenditure incurred (incl. managed care claims*)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
		As at 31 Dec 2007	As at 31 Dec 2007	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2007 %
1557	BHP Billiton SA Medical Scheme																								
	BHP Billiton SA Medical Scheme	3 753	8 210	42.3	22.2	75 479	766.1	75 479	766.1	100 004	132.5	1 015.1	100 004	132.5	1 015.1	7 715	10.2	78.3	7 715	10.2	78.3	(32 239)	-42.7	(327.2)	
	Consolidated	3 753	8 210	42.3	22.2	75 479	766.1	75 479	766.1	100 004	132.5	1 015.1	100 004	132.5	1 015.1	7 715	10.2	78.3	7 715	10.2	78.3	(32 239)	-42.7	(327.2)	94.8
1115	Biz Health Medical Scheme																								
	Premiermed	122	180	64.4	56.1	5 755	2 664.3	5 755	2 664.3	5 425	94.3	2 511.8	5 425	94.3	2 511.8	612	10.6	283.6	612	10.6	283.6	(283)	-4.9	(131.0)	
	Savemed	188	379	48.4	33.0	5 185	1 140.1	3 804	836.4	5 557	107.2	1 221.9	4 576	120.3	1 006.2	939	18.1	206.4	939	24.7	206.4	(1 711)	-33.0	(376.3)	
	Valumed	541	829	62.9	54.5	19 419	1 952.1	19 419	1 952.1	22 736	117.1	2 285.5	22 736	117.1	2 285.5	2 799	14.4	281.3	2 799	14.4	281.3	(6 115)	-31.5	(614.7)	
	Other*									20		20									(20)				
	Consolidated	851	1 388	59.2	48.9	30 359	1 822.7	28 978	1 739.8	33 739	111.1	2 025.6	32 758	113.0	1 966.7	4 350	14.3	261.2	4 350	15.0	261.2	(8 130)	-26.8	(488.1)	26.2
1526	BMW Employees Medical Aid Society																								
	BMW Option 119	2 396	6 701	27.7	1.2	60 375	750.8	57 363	713.4	62 096	102.9	772.2	61 753	107.7	768.0	5 621	9.3	69.9	5 621	9.8	69.9	(10 010)	-16.6	(124.5)	
	Consolidated	2 396	6 701	27.7	1.2	60 375	750.8	57 363	713.4	62 096	102.9	772.2	61 753	107.7	768.0	5 621	9.3	69.9	5 621	9.8	69.9	(10 010)	-16.6	(124.5)	99.6
1237	BPSA Medical Scheme																								
	BPSA Medical Society	2 501	5 806	38.8	18.4	51 977	746.0	51 977	746.0	59 033	113.6	847.3	59 033	113.6	847.3	4 147	8.0	59.5	4 147	8.0	59.5	(11 202)	-21.6	(160.8)	
	Consolidated	2 501	5 806	38.8	18.4	51 977	746.0	51 977	746.0	59 033	113.6	847.3	59 033	113.6	847.3	4 147	8.0	59.5	4 147	8.0	59.5	(11 202)	-21.6	(160.8)	95.4
1590	Building & Construction Industry Medical Aid Fund																								
	Basic option	4 839	12 055	32.0	4.0	41 264	285.2	41 264	285.2	35 338	85.6	244.3	35 338	85.6	244.3	5 974	14.5	41.3	5 974	14.5	41.3	(48)	-0.1	(0.3)	
	Consolidated	4 839	12 055	32.0	4.0	41 264	285.2	41 264	285.2	35 338	85.6	244.3	35 338	85.6	244.3	5 974	14.5	41.3	5 974	14.5	41.3	(48)	-0.1	(0.3)	66.9
1593	Built Environment Professional Associations Medical Scheme (BEPMED)																								
	Pro-Basic	138	234	25.7	0.4	935	332.9	935	332.9	662	70.8	235.7	662	70.8	235.7	359	38.4	127.9	359	38.4	127.9	(86)	-9.2	(30.7)	
	Pro-Core	942	2 110	28.8	3.4	12 747	503.4	10 608	418.9	10 540	82.7	416.3	8 363	78.8	330.3	2 188	17.2	86.4	2 188	20.6	86.4	57	0.4	2.2	
	Pro-Elite	797	2 048	37.4	7.0	27 232	1 108.1	20 399	830.0	25 876	95.0	1 052.9	19 524	95.7	794.4	2 732	10.0	111.2	2 732	13.4	111.2	(1 857)	-6.8	(75.6)	
	Consolidated	1 877	4 392	32.7	4.9	40 914	776.3	31 942	606.1	37 078	90.6	703.5	28 549	89.4	541.7	5 280	12.9	100.2	5 280	16.5	100.2	(1 886)	-4.6	(35.8)	2.4
1158	Cawmed Medical Scheme																								
	Cawmed	326	432	76.7	88.9	5 554	1 071.3	5 554	1 071.3	12 917	232.6	2 491.6	12 917	232.6	2 491.6	1 822	32.8	351.5	1 822	32.8	351.5	(9 185)	-165.4	(1 771.7)	
	Consolidated	326	432	76.7	88.9	5 554	1 071.3	5 554	1 071.3	12 917	232.6	2 491.6	12 917	232.6	2 491.6	1 822	32.8	351.5	1 822	32.8	351.5	(9 185)	-165.4	(1 771.7)	320.1
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)																								
	CA - Alliance	1 231	2 738	40.2	14.8	59 415	1 808.4	52 323	1 592.5	60 753	102.3	1 849.1	54 648	104.4	1 663.3	7 711	13.0	234.7	7 711	14.7	234.7	(10 036)	-16.9	(305.5)	
	CA - Double Plus	7 045	15 175	29.6	4.5	211 748	1 162.8	186 041	1 021.6	184 735	87.2	1 014.5	164 059	88.2	900.9	28 277	13.4	155.3	28 277	15.2	155.3	(6 294)	-3.0	(34.6)	
	CA - First Choice	6 075	7 571	29.5	5.6	56 825	625.5	56 825	625.5	45 416	79.9	499.9	45 416	79.9	499.9	9 408	16.6	103.6	9 408	16.6	103.6	2 000	3.5	22.0	
	CA - Vital	4 882	8 486	30.5	5.0	69 051	678.1	69 051	678.1	42 849	62.1	420.8	42 849	62.1	420.8	10 224	14.8	100.4	10 224	14.8	100.4	15 978	23.1	156.9	
	Network Choice	1 801	2 598	24.6	0.9	17 835	572.1	17 835	572.1	16 131	90.4	517.4	16 131	90.4	517.4	2 775	15.6	89.0	2 775	15.6	89.0	(1 071)	-6.0	(34.4)	
	Consolidated	21 034	36 568	30.2	5.4	414 874	945.4	382 075	870.7	349 884	84.3	797.3	323 104	84.6	736.3	58 395	14.1	133.1	58 395	15.3	133.1	577	0.1	1.3	41.7
1521	Clicks Group Medical Scheme																								
	Clicks Group Medical Scheme	1 649	3 486	27.9	1.8	22 491	537.7	22 491	537.7	16 787	74.6	401.3	16 744	74.4	400.3	3 694	16.4	88.3	3 694	16.4	88.3	2 053	9.1	49.1	
	Consolidated	1 649	3 486	27.9	1.8	22 491	537.7	22 491	537.7	16 787	74.6	401.3	16 744	74.4	400.3	3 694	16.4	88.3	3 694	16.4	88.3	2 053	9.1	49.1	19.1
1570	CSIR Medical Scheme																								
	CSIR Medical Scheme	-	-	-	-	30 075	NC	24 272	NC	31 103	103.4	NC	25 559	105.3	NC	4 964	16.5	NC	4 964	20.5	NC	(6 251)	-20.8	NC	
	Consolidated	-	-	-	-	30 075	NC	24 272	NC	31 103	103.4	NC	25 559	105.3	NC	4 964	16.5	NC	4 964	20.5	NC	(6 251)	-20.8	NC	NC
1039	DCMed Medical Aid Fund																								
	DCMed	3 607	9 527	28.2	3.3	78 805	689.3	78 805	689.3	68 683	87.2	600.8	68 683	87.2	600.8	8 646	11.0	75.6	8 646	11.0	75.6	1 476	1.9	12.9	
	Consolidated	3 607	9 527	28.2	3.3	78 805	689.3	78 805	689.3	68 683	87.2	600.8	68 683	87.2	600.8	8 646	11.0	75.6	8 646	11.0	75.6	1 476	1.9	12.9	71.0
1068	De Beers Benefit Society																								
	De Beers Benefit Society	8 383	20 343	36.0	10.3	206 876	847.4	206 876	847.4	203 431	98.3	833.3	203 431	98.3	833.3	16 503	8.0	67.6	16 503	8.0	67.6	(13 059)	-6.3	(53.5)	
	Consolidated	8 383	20 343	36.0	10.3	206 876	847.4	206 876	847.4	203 431	98.3	833.3	203 431	98.3	833.3	16 503	8.0	67.6	16 503	8.0	67.6	(13 059)	-6.3	(53.5)	144.8
1484	Edcon Medical Aid Scheme																								
	Essential Comprehensive	1 018	2 004	40.6	16.4	31 639	1 315.6	25 158	1 046.2	28 889	91.3	1 201.3	22 345	88.8	929.2	2 659	8.4	110.6	2 659	10.6	110.6	154	0.5	6.4	
	Essential Limited	1 486	2 942	28.4	3.8	19 837	561.9	15 738	445.8	17 475	88.1	495.0	13 549	86.1	383.8	3 796	19.1	107.5	3 796	24.1	107.5	(1 607)	-8.1	(45.5)	
	Essential Saver	1 245	2 494	27.4	3.3	15 210	508.2	12 049	402.6	11 305	74.3	377.7	8 687	72.1	290.3	2 785	18.3	93.0	2 785	23.1	93.0	577	3.8	19.3	
	Consolidated	3 749	7 440	31.3	7.0	66 687	746.9	52 944	593.0	57 668	86.5	645.9	44 580	84.2	499.3	9 240	13.9	103.5	9 240	17.5	103.5	(876)	-1.3	(9.8)	45.3



Ref. no.	Name of medical scheme Name of benefit option	Members		Beneficiaries		Average age per beneficiary Years	Pensioner ratio (>65 years) %	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed care claims)			Net relevant healthcare expenditure incurred (incl. managed care claims*)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
		As at 31 Dec 2007	As at 31 Dec 2007	R'000	pbpm R			R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of GCI	
1513	Ellerines Holdings Medical Aid Society																										
	Ellerine Option I21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1572	Engen Medical Benefit Fund																										
	Engen Medical Benefit Fund	3 220	7 795	35.9	12.9	87 002	930.1	73 952	790.6	82 421	94.7	881.1	70 869	95.8	757.6	6 027	6.9	64.4	6 027	8.2	64.4	(2 944)	-3.4	(31.5)			
	Consolidated	3 220	7 795	35.9	12.9	87 002	930.1	73 952	790.6	82 421	94.7	881.1	70 869	95.8	757.6	6 027	6.9	64.4	6 027	8.2	64.4	(2 944)	-3.4	(31.5)	60.4		
1585	Eyethumed Medical Scheme																										
	Option 508	4 113	8 468	30.5	0.5	33 330	328.0	33 330	328.0	32 121	96.4	316.1	32 121	96.4	316.1	6 224	18.7	61.3	6 224	18.7	61.3	(5 016)	-15.0	(49.4)			
	Consolidated	4 113	8 468	30.5	0.5	33 330	328.0	33 330	328.0	32 121	96.4	316.1	32 121	96.4	316.1	6 224	18.7	61.3	6 224	18.7	61.3	(5 016)	-15.0	(49.4)	82.3		
1271	Fishing Industry Medical Scheme (Fishmed)																										
	Primary	908	2 261	24.3	0.3	3 087	113.8	3 087	113.8	1 904	61.7	70.2	1 904	61.7	70.2	1 021	33.1	37.6	1 021	33.1	37.6	162	5.2	6.0			
	Standard	128	321	23.9	-	852	221.3	852	221.3	801	94.0	207.9	801	94.0	207.9	104	12.2	26.9	104	12.2	26.9	(52)	-6.1	(13.6)			
	Consolidated	1 036	2 582	24.2	0.2	3 939	127.1	3 939	127.1	2 705	68.7	87.3	2 705	68.7	87.3	1 125	28.5	36.3	1 125	28.5	36.3	109	2.8	3.5	141.1		
1086	Food Workers Medical Benefit Fund																										
	Food Workers Medical Benefit Fund	12 048	17 589	29.5	0.4	13 049	61.8	13 049	61.8	7 447	57.1	35.3	7 447	57.1	35.3	2 857	21.9	13.5	2 857	21.9	13.5	2 744	21.0	13.0			
	Consolidated	12 048	17 589	29.5	0.4	13 049	61.8	13 049	61.8	7 447	57.1	35.3	7 447	57.1	35.3	2 857	21.9	13.5	2 857	21.9	13.5	2 744	21.0	13.0	349.7		
1578	Foschini Group Medical Aid Scheme																										
	Plan A	1 201	2 385	26.6	1.5	15 359	536.6	15 359	536.6	13 028	84.8	455.2	13 028	84.8	455.2	2 075	13.5	72.5	2 075	13.5	72.5	256	1.7	8.9			
	Plan B	1 071	2 272	35.7	9.9	24 161	886.2	24 161	886.2	23 984	99.3	879.7	23 984	99.3	879.7	1 854	7.7	68.0	1 854	7.7	68.0	(1 677)	-6.9	(61.5)			
	Consolidated	2 272	4 657	31.0	5.6	39 519	707.2	39 519	707.2	37 012	93.7	662.3	37 012	93.7	662.3	3 929	9.9	70.3	3 929	9.9	70.3	(1 421)	-3.6	(25.4)	92.4		
1270	Golden Arrow Employees Medical Benefit Fund																										
	Advance	340	943	34.8	5.9	3 115	275.3	3 115	275.3	4 728	151.8	417.8	4 728	151.8	417.8	606	19.4	53.5	606	19.4	53.5	(2 219)	-71.2	(196.1)			
	Primary	195	280	67.9	75.0	423	126.0	423	126.0	808	190.7	240.4	808	190.7	240.4	216	51.0	64.3	216	51.0	64.3	(600)	-141.7	(178.6)			
	Standard	1 758	4 607	30.0	4.0	10 658	192.8	10 658	192.8	15 580	146.2	281.8	15 580	146.2	281.8	2 955	27.7	53.4	2 955	27.7	53.4	(7 877)	-73.9	(142.5)			
	Consolidated	2 293	5 830	32.6	7.7	14 196	202.9	14 196	202.9	21 116	148.7	301.8	21 116	148.7	301.8	3 777	26.6	54.0	3 777	26.6	54.0	(10 696)	-75.3	(152.9)	137.5		
1598	Government Employees Medical Scheme (GEMS)																										
	Beryl	10 414	29 180	26.5	1.8	106 582	304.4	106 582	304.4	82 569	77.5	235.8	82 569	77.5	235.8	8 707	8.2	24.9	8 707	8.2	24.9	15 306	14.4	43.7			
	Emerald	131 821	363 191	25.5	1.6	1 709 473	392.2	1 709 473	392.2	1 501 517	87.8	344.5	1 501 517	87.8	344.5	120 831	7.1	27.7	120 831	7.1	27.7	87 125	5.1	20.0			
	Onyx	21 546	51 723	33.6	7.3	381 317	614.4	381 317	614.4	440 094	115.4	709.1	440 094	115.4	709.1	23 156	6.1	37.3	23 156	6.1	37.3	(81 933)	-21.5	(132.0)			
	Ruby	23 233	60 961	24.9	1.0	287 800	393.4	215 872	295.1	184 411	64.1	252.1	126 992	58.8	173.6	22 565	7.8	30.8	22 565	10.5	30.8	66 315	23.0	90.7			
	Sapphire	10 068	34 819	25.8	0.9	71 967	172.2	71 967	172.2	30 959	43.0	74.1	30 959	43.0	74.1	7 356	10.2	17.6	7 356	10.2	17.6	33 653	46.8	80.5			
	Consolidated	197 082	539 874	26.3	2.0	2 557 139	394.7	2 485 211	383.6	2 239 550	87.6	345.7	2 182 131	87.8	336.8	182 614	7.1	28.2	182 614	7.3	28.2	120 466	4.7	18.6	8.4		
1523	Grintek Electronics Medical Aid Scheme																										
	Option I	1 162	2 930	30.8	2.3	25 640	729.2	25 640	729.2	23 217	90.6	660.3	22 994	89.7	654.0	3 149	12.3	89.6	3 149	12.3	89.6	(502)	-2.0	(14.3)			
	Consolidated	1 162	2 930	30.8	2.3	25 640	729.2	25 640	729.2	23 217	90.6	660.3	22 994	89.7	654.0	3 149	12.3	89.6	3 149	12.3	89.6	(502)	-2.0	(14.3)	117.6		
1487	Holcim South Africa Medical Scheme																										
	Holcim Budget	83	186	32.0	9.7	1 490	667.4	1 490	667.4	2 097	140.8	939.5	2 097	140.8	939.5	140	9.4	62.6	140	9.4	62.6	(747)	-50.2	(334.7)			
	Holcim Deluxe	126	291	45.1	17.9	5 189	1 486.0	4 156	1 190.2	4 805	92.6	1 376.1	3 814	91.8	1 092.2	389	7.5	111.5	389	9.4	111.5	(47)	-0.9	(13.5)			
	Holcim Standard	1 154	2 648	38.5	17.3	33 576	1 056.7	26 862	845.4	29 601	88.2	931.5	23 450	87.3	738.0	2 517	7.5	79.2	2 517	9.4	79.2	895	2.7	28.2			
	Consolidated	1 363	3 125	38.7	16.9	40 255	1 073.5	32 508	866.9	36 503	90.7	973.4	29 361	90.3	782.9	3 046	7.6	81.2	3 046	9.4	81.2	101	0.3	2.7	54.3		
1111	IBM (SA) Medical Aid Society																										
	Essential Comprehensive	2 094	4 880	34.3	7.5	47 031	803.1	37 647	642.9	39 470	83.9	674.0	30 175	80.2	515.3	5 584	11.9	95.4	5 584	14.8	95.4	1 888	4.0	32.2			
	Consolidated	2 094	4 880	34.3	7.5	47 031	803.1	37 647	642.9	39 470	83.9	674.0	30 175	80.2	515.3	5 584	11.9	95.4	5 584	14.8	95.4	1 888	4.0	32.2	30.8		
1591	Impala Medical Plan																										
	Impala Medical Plan	6 329	14 145	30.2	0.2	33 053	194.7	33 053	194.7	32 215	97.5	189.8	32 215	97.5	189.8	562	1.7	3.3	562	1.7	3.3	276	0.8	1.6			
	Consolidated	6 329	14 145	30.2	0.2	33 053	194.7	33 053	194.7	32 215	97.5	189.8	32 215	97.5	189.8	562	1.7	3.3	562	1.7	3.3	276	0.8	1.6	24.7		
1559	Imperial Group Medical Scheme																										
	Imperial Group Medical Scheme	6 340	15 466	28.7	2.0	144 035	776.1	144 030	776.1	127 413	88.5	686.5	126 505	87.8	681.6	14 260	9.9	76.8	14 260	9.9	76.8	3 265	2.3	17.6			
	Consolidated	6 340	15 466	28.7	2.0	144 035	776.1	144 030	776.1	127 413	88.5	686.5	126 505	87.8	681.6	14 260	9.9	76.8	14 260	9.9	76.8	3 265	2.3	17.6	107.9		

Ref. no.	Name of medical scheme Name of benefit option	Members	Beneficiaries	Average age per beneficiary	Pensioner ratio (>65 years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed care claims)			Net relevant healthcare expenditure incurred (incl. managed care claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
		As at 31 Dec 2007	As at 31 Dec 2007	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2007 %
1145	LA-Health Medical Scheme																								
	LA Active	5 157	12 883	28.5	5.1	116 638	754.5	99 856	645.9	78 982	67.7	510.9	61 084	61.2	395.1	16 947	14.5	109.6	16 947	17.0	109.6	21 825	18.7	141.2	
	LA Comprehensive	4 249	7 160	54.5	40.1	147 906	1 721.4	122 709	1 428.2	149 005	100.7	1 734.2	126 393	103.0	1 471.1	14 196	9.6	165.2	14 196	11.6	165.2	(17 881)	-12.1	(208.1)	
	LA Core	7 229	12 793	54.4	38.1	232 778	1 516.3	205 136	1 336.3	205 700	88.4	1 339.9	172 285	84.0	1 122.3	24 812	10.7	161.6	24 812	12.1	161.6	8 039	3.5	52.4	
	LA Focus	2 467	5 780	30.3	5.5	43 609	628.7	32 680	471.2	31 180	71.5	449.5	20 707	63.4	298.5	7 983	18.3	115.1	7 983	24.4	115.1	3 990	9.2	57.5	
	LA Keyplus	2 265	5 139	26.9	1.6	25 784	418.1	25 784	418.1	16 774	65.1	272.0	16 774	65.1	272.0	4 692	18.2	76.1	4 692	18.2	76.1	4 317	16.7	70.0	
	Consolidated	21 367	43 755	40.3	20.1	566 715	1 079.3	486 165	925.9	481 641	85.0	917.3	397 243	81.7	756.6	68 631	12.1	130.7	68 631	14.1	130.7	20 291	3.6	38.6	32.7
1197	Libcare Medical Scheme																								
	Libcare	4 979	11 475	29.9	5.3	113 295	822.8	85 017	617.4	116 708	103.0	847.5	94 427	111.1	685.7	12 146	10.7	88.2	12 146	14.3	88.2	(21 556)	-19.0	(156.5)	
	Consolidated	4 979	11 475	29.9	5.3	113 295	822.8	85 017	617.4	116 708	103.0	847.5	94 427	111.1	685.7	12 146	10.7	88.2	12 146	14.3	88.2	(21 556)	-19.0	(156.5)	108.2
1599	Lonmin Medical Scheme																								
	Lonmin Medical Scheme Benefit Plan	20 314	20 599	37.6	-	83 497	337.8	83 497	337.8	71 283	85.4	288.4	71 283	85.4	288.4	18 153	21.7	73.4	18 153	21.7	73.4	(5 939)	-7.1	(24.0)	
	Consolidated	20 314	20 599	37.6	-	83 497	337.8	83 497	337.8	71 283	85.4	288.4	71 283	85.4	288.4	18 153	21.7	73.4	18 153	21.7	73.4	(5 939)	-7.1	(24.0)	6.8
1547	Malcor Medical Scheme																								
	Plan A	1 618	3 964	40.6	15.6	67 426	1 417.5	67 426	1 417.5	66 556	98.7	1 399.2	66 556	98.7	1 399.2	4 391	6.5	92.3	4 391	6.5	92.3	(3 521)	-5.2	(74.0)	
	Plan B	2 023	4 713	30.3	4.7	44 431	785.6	44 431	785.6	35 086	79.0	620.4	35 086	79.0	620.4	6 530	14.7	115.5	6 530	14.7	115.5	2 815	6.3	49.8	
	Plan C	374	620	31.3	4.2	5 244	704.8	3 937	529.1	2 659	50.7	357.3	1 707	43.4	229.4	1 338	25.5	179.9	1 338	34.0	179.9	892	17.0	119.9	
	Consolidated	4 015	9 297	34.8	9.3	117 101	1 049.6	115 794	1 037.9	104 300	89.1	934.9	103 348	89.3	926.4	12 259	10.5	109.9	12 259	10.6	109.9	186	0.2	1.7	27.1
1042	Mascom Medical Scheme																								
	Mascom	758	1 203	62.4	58.9	21 225	1 470.3	16 436	1 138.5	26 793	126.2	1 856.0	22 181	135.0	1 536.5	1 353	6.4	93.7	1 353	8.2	93.7	(7 098)	-33.4	(491.7)	
	Consolidated	758	1 203	62.4	58.9	21 225	1 470.3	16 436	1 138.5	26 793	126.2	1 856.0	22 181	135.0	1 536.5	1 353	6.4	93.7	1 353	8.2	93.7	(7 098)	-33.4	(491.7)	55.6
1495	Massmart Health Plan																								
	Massmart Health Plan	1 731	3 819	30.2	1.9	45 929	1 002.2	34 448	751.7	36 692	79.9	800.7	29 307	85.1	639.5	3 911	8.5	85.3	3 911	11.4	85.3	1 229	2.7	26.8	
	Consolidated	1 731	3 819	30.2	1.9	45 929	1 002.2	34 448	751.7	36 692	79.9	800.7	29 307	85.1	639.5	3 911	8.5	85.3	3 911	11.4	85.3	1 229	2.7	26.8	87.1
1588	MEDCOR																								
	Core	10 797	30 643	23.9	-	232 983	633.6	232 983	633.6	164 028	70.4	446.1	164 028	70.4	446.1	23 151	9.9	63.0	23 151	9.9	63.0	45 805	19.7	124.6	
	Core Plus	18 371	49 858	31.0	5.5	420 054	702.1	420 054	702.1	454 371	108.2	759.4	454 371	108.2	759.4	36 834	8.8	61.6	36 834	8.8	61.6	(71 151)	-16.9	(118.9)	
	Consolidated	29 168	80 501	28.3	3.4	653 038	676.0	653 038	676.0	618 399	94.7	640.2	618 399	94.7	640.2	59 984	9.2	62.1	59 984	9.2	62.1	(25 346)	-3.9	(26.2)	24.2
1548	Medipos Medical Scheme																								
	Option A	3 026	5 027	54.7	44.8	98 553	1 633.7	78 800	1 306.3	92 571	93.9	1 534.6	75 674	96.0	1 254.5	6 482	6.6	107.4	6 482	8.2	107.4	(3 356)	-3.4	(55.6)	
	Option B	6 045	14 943	30.5	5.3	111 838	623.7	83 881	467.8	104 067	93.1	580.4	78 427	93.5	437.4	13 928	12.5	77.7	13 928	16.6	77.7	(8 474)	-7.6	(47.3)	
	Option C	814	2 006	27.0	1.0	7 648	317.7	5 742	238.5	6 478	84.7	269.1	4 873	84.9	202.4	1 691	22.1	70.3	1 691	29.5	70.3	(822)	-10.7	(34.1)	
	Consolidated	9 885	21 976	35.7	13.9	218 039	826.8	168 424	638.7	203 117	93.2	770.2	158 975	94.4	602.8	22 100	10.1	83.8	22 100	13.1	83.8	(12 652)	-5.8	(48.0)	292.9
1568	Medisense Medical Scheme																								
	CoreCare	486	930	28.3	0.1	3 280	293.9	3 280	293.9	3 333	101.6	298.7	3 333	101.6	298.7	420	12.8	37.6	420	12.8	37.6	(473)	-14.4	(42.4)	
	TotalCare	6 898	15 810	30.8	1.8	121 180	638.7	121 180	638.7	110 798	91.4	584.0	110 798	91.4	584.0	15 968	13.2	84.2	15 968	13.2	84.2	(5 585)	-4.6	(29.4)	
	Consolidated	7 384	16 740	30.6	1.7	124 461	619.6	124 461	619.6	114 131	91.7	568.2	114 131	91.7	568.2	16 388	13.2	81.6	16 388	13.2	81.6	(6 058)	-4.9	(30.2)	96.6
1535	Metrocare																								
	Metrocare Plan 211	1 732	4 287	34.7	6.6	50 170	975.2	50 170	975.2	49 677	99.0	965.6	49 677	99.0	965.6	3 632	7.2	70.6	3 632	7.2	70.6	(3 139)	-6.3	(61.0)	
	Consolidated	1 732	4 287	34.7	6.6	50 170	975.2	50 170	975.2	49 677	99.0	965.6	49 677	99.0	965.6	3 632	7.2	70.6	3 632	7.2	70.6	(3 139)	-6.3	(61.0)	166.4
1105	Metropolitan Medical Scheme																								
	Classic	756	1 662	22.4	1.0	4 209	211.0	4 209	211.0	887	21.1	44.5	887	21.1	44.5	612	14.6	30.7	612	14.6	30.7	2 710	64.4	135.9	
	Premier	4 294	10 948	28.4	4.5	96 432	734.0	96 432	734.0	97 262	100.9	740.3	97 262	100.9	740.3	8 951	9.3	68.1	8 951	9.3	68.1	(9 781)	-10.1	(74.5)	
	Consolidated	5 050	12 610	27.6	4.0	100 641	665.1	100 641	665.1	98 149	97.5	648.6	98 149	97.5	648.6	9 564	9.5	63.2	9 564	9.5	63.2	(7 071)	-7.0	(46.7)	76.9
1569	Minemed Medical Scheme																								
	Affordable Option	315	684	29.7	0.7	1 937	235.9	1 937	235.9	2 325	120.1	283.3	2 325	120.1	283.3	250	12.9	30.5	250	12.9	30.5	(639)	-33.0	(77.8)	
	Doctor Network	3 200	7 417	36.1	8.6	70 845	796.0	70 845	796.0	67 820	95.7	762.0	67 820	95.7	762.0	6 417	9.1	72.1	6 417	9.1	72.1	(3 391)	-4.8	(38.1)	
	Hospital Chronic	146	206	54.8	36.4	1 458	589.7	1 458	589.7	1 580	108.4	639.2	1 580	108.4	639.2	186	12.7	75.1	186	12.7	75.1	(308)	-21.1	(124.7)	
	Medical Centre	2 921	6 789	38.3	9.5	62 331	765.1	62 331	765.1	65															



Ref. no.	Name of medical scheme Name of benefit option	Members	Beneficiaries	Average age per beneficiary	Pensioner ratio (>65 years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed care claims)			Net relevant healthcare expenditure incurred (incl. managed care claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
		As at 31 Dec 2007	As at 31 Dec 2007	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2007 %
1566	Moremed Medical Scheme																								
	Hospital	132	235	38.0	13.6	1 293	458.4	1 100	390.1	1 199	92.7	425.0	1 068	97.1	378.7	154	11.9	54.8	154	14.0	54.8	(122)	-9.5	(43.3)	
	Major Medical	190	359	24.9	0.3	622	144.4	622	144.4	366	58.9	85.0	366	58.9	85.0	282	45.3	65.5	282	45.3	65.5	(26)	-4.2	(6.1)	
	Major Medical Plan with CareCross	1 049	1 988	24.5	1.2	6 685	280.2	6 685	280.2	7 467	111.7	313.0	7 462	111.6	312.8	2 248	33.6	94.2	2 248	33.6	94.2	(3 024)	-45.2	(126.8)	
	Consolidated	1 371	2 582			8 600	277.6	8 407	271.3	9 031	105.0	291.5	8 896	105.8	287.1	2 684	31.2	86.6	2 684	31.9	86.6	(3 173)	-36.9	(102.4)	132.6
1600	Motohealth Care Medical Scheme																								
	Basic A	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Basic B	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Casual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Classic	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Dynamic	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Optimum	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Prudent	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1208	Mutual & Federal Medical Aid Fund																								
	Essential	-	-	-	-	8 913	NC	8 682	NC	5 345	60.0	NC	4 852	55.9	NC	1 447	16.2	NC	1 447	16.7	NC	2 383	26.7	NC	
	Comprehensive	-	-	-	-	21 031	NC	18 481	NC	24 660	117.3	NC	21 365	115.6	NC	2 973	14.1	NC	2 973	16.1	NC	(5 875)	-27.8	NC	
	Consolidated	-	-	-	-	29 944	NC	27 163	NC	30 005	100.2	NC	26 217	96.5	NC	4 420	14.8	NC	4 420	16.3	NC	(3 474)	-11.6	NC	NC
1154	Nampak SA Medical Scheme																								
	Extended Option	2 717	6 542	39.5	13.4	92 495	1 178.2	80 626	1 027.0	90 968	98.3	1 158.8	78 496	97.4	999.9	6 449	7.0	82.1	6 449	8.0	82.1	(4 319)	-4.7	(55.0)	
	Standard Option	2 417	6 293	28.6	3.1	44 763	592.8	44 763	592.8	34 550	77.2	457.5	34 550	77.2	457.5	5 737	12.8	76.0	5 737	12.8	76.0	4 476	10.0	59.3	
	Consolidated	5 134	12 835	34.2	8.4	137 258	891.2	125 389	814.1	125 518	91.4	814.9	113 046	90.2	734.0	12 185	8.9	79.1	12 185	9.7	79.1	157	0.1	1.0	72.0
1241	Naspers Medical Fund																								
	M-Med Option	1 956	4 202	25.1	0.7	42 064	834.2	31 545	625.6	35 591	84.6	705.8	26 640	84.4	528.3	5 236	12.4	103.8	5 236	16.6	103.8	(330)	-0.8	(6.6)	
	N Option Basic	424	641	27.3	1.7	4 179	543.3	4 179	543.3	2 037	48.7	264.8	2 037	48.7	264.8	780	18.7	101.4	780	18.7	101.4	1 362	32.6	177.1	
	N Option Plus	4 350	8 530	33.2	6.9	88 685	866.4	73 849	721.5	89 435	100.8	873.7	77 237	104.6	754.6	7 863	8.9	76.8	7 863	10.6	76.8	(11 250)	-12.7	(109.9)	
	Consolidated	6 730	13 373	30.4	4.7	134 928	840.8	109 573	682.8	127 062	94.2	791.8	105 913	96.7	660.0	13 879	10.3	86.5	13 879	12.7	86.5	(10 218)	-7.6	(63.7)	74.9
1469	Nedgroup Medical Aid Scheme																								
	Hospital	3 846	6 782	28.9	4.3	29 922	367.7	29 922	367.7	22 621	75.6	278.0	22 429	75.0	275.6	6 750	22.6	82.9	6 750	22.6	82.9	743	2.5	9.1	
	Network	1 772	4 353	34.0	10.3	38 331	733.8	38 331	733.8	47 052	122.7	900.8	47 015	122.7	900.1	1 803	4.7	34.5	1 803	4.7	34.5	(10 487)	-27.4	(200.8)	
	Platinum	2 413	5 991	36.7	10.9	69 063	960.6	69 063	960.6	77 267	111.9	1 074.8	77 209	111.8	1 074.0	4 581	6.6	63.7	4 581	6.6	63.7	(12 727)	-18.4	(177.0)	
	Savings	8 847	15 459	27.2	3.3	100 133	539.8	75 052	404.6	80 790	80.7	435.5	58 348	77.7	314.5	15 482	15.5	83.5	15 482	20.6	83.5	1 222	1.2	6.6	
	Traditional	7 578	16 457	35.9	12.5	148 337	751.1	148 337	751.1	137 582	92.7	696.7	137 458	92.7	696.0	14 130	9.5	71.5	14 130	9.5	71.5	(3 251)	-2.2	(16.5)	
	Other*					(201)	(185)			455			133			290			290			(608)			
	Consolidated	24 456	49 042	32.2	8.1	385 585	655.2	360 521	612.6	365 766	94.9	621.5	342 593	95.0	582.1	43 036	11.2	73.1	43 036	11.9	73.1	(25 108)	-6.5	(42.7)	52.2
1584	Netcare Medical Scheme																								
	Netcare Savings Option	13 593	31 136	27.1	1.7	322 074	862.0	271 175	725.8	259 267	80.5	693.9	218 020	80.4	583.5	28 478	8.8	76.2	28 478	10.5	76.2	24 677	7.7	66.0	
	Consolidated	13 593	31 136	27.1	1.7	322 074	862.0	271 175	725.8	259 267	80.5	693.9	218 020	80.4	583.5	28 478	8.8	76.2	28 478	10.5	76.2	24 677	7.7	66.0	53.9
1214	Old Mutual Staff Medical Aid Scheme																								
	Hospital Plan	1 638	3 308	31.6	7.2	21 790	548.9	21 555	543.0	13 752	63.1	346.4	12 885	59.8	324.6	3 906	17.9	98.4	3 906	18.1	98.4	4 764	21.9	120.0	
	Network Plan	707	1 467	30.8	6.8	10 925	620.6	10 810	614.0	8 582	78.6	487.5	8 361	77.3	474.9	1 464	13.4	83.2	1 464	13.5	83.2	985	9.0	55.9	
	Savings Plan	2 153	4 790	28.4	4.1	34 724	604.1	30 024	522.3	24 737	71.2	430.4	20 375	67.9	354.5	4 627	13.3	80.5	4 627	15.4	80.5	5 023	14.5	87.4	
	Traditional Plan	9 113	20 204	30.4	6.3	166 029	684.8	164 229	677.4	179 297	108.0	739.5	174 988	106.6	721.8	18 427	11.1	76.0	18 427	11.2	76.0	(29 187)	-17.6	(120.4)	
	Traditional Plus Plan	762	1 506	42.5	19.3	19 200	1 062.4	19 000	1 051.4	25 645	133.6	1 419.0	24 980	131.5	1 382.3	1 521	7.9	84.2	1 521	8.0	84.2	(7 501)	-39.1	(415.0)	
	Other*					(55)	(54)			230			110			(1)			(1)			(163)			
	Consolidated	14 373	31 275	30.8	6.7	252 613	673.1	245 564	654.3	252 243	99.9	672.1	241 699	98.4	644.0	29 945	11.9	79.8	29 945	12.2	79.8	(26 080)	-10.3	(69.5)	58.4
1441	Parmed Medical Aid Scheme																								
	Plan - 007	2 087	5 387	52.3	20.3	103 667	1 603.7	103 667	1 603.7	97 598	94.1	1 509.8	97 598	94.1	1 509.8	3 187	3.1	49.3	3 187	3.1	49.3	2 882	2.8	44.6	
	Consolidated	2 087	5 387	52.3	20.3	103 667	1 603.7	103 667	1 603.7	97 598	94.1	1 509.8	97 598	94.1	1 509.8	3 187	3.1	49.3	3 187	3.1	49.3	2 882	2.8	44.6	56.6

Ref. no.	Name of medical scheme Name of benefit option	Members	Beneficiaries	Average age per beneficiary	Pensioner ratio (>65 years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed care claims)			Net relevant healthcare expenditure incurred (incl. managed care claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
		As at 31 Dec 2007	As at 31 Dec 2007	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2007 %
1515	PG Bison Medical Aid Society																								
	PG Bison	785	1 801	36.6	12.1	21 665	1 002.5	21 665	1 002.5	16 711	77.1	773.2	16 711	77.1	773.2	2 132	9.8	98.6	2 132	9.8	98.6	2 823	13.0	130.6	
	Consolidated	785	1 801	36.6	12.1	21 665	1 002.5	21 665	1 002.5	16 711	77.1	773.2	16 711	77.1	773.2	2 132	9.8	98.6	2 132	9.8	98.6	2 823	13.0	130.6	92.3
1186	PG Group Medical Scheme																								
	PG Group Medical Scheme	1 187	2 513	35.4	14.4	33 314	1 104.7	25 150	834.0	30 417	91.3	1 008.7	23 375	92.9	775.1	2 281	6.8	75.6	2 281	9.1	75.6	(506)	-1.5	(16.8)	
	Consolidated	1 187	2 513	35.4	14.4	33 314	1 104.7	25 150	834.0	30 417	91.3	1 008.7	23 375	92.9	775.1	2 281	6.8	75.6	2 281	9.1	75.6	(506)	-1.5	(16.8)	116.2
1563	Pick n Pay Medical Scheme																								
	Pick n Pay Medical Scheme	6 858	14 470	29.4	3.2	129 906	748.1	97 503	561.5	108 435	83.5	624.5	80 646	82.7	464.4	13 884	10.7	80.0	13 884	14.2	80.0	2 973	2.3	17.1	
	Consolidated	6 858	14 470	29.4	3.2	129 906	748.1	97 503	561.5	108 435	83.5	624.5	80 646	82.7	464.4	13 884	10.7	80.0	13 884	14.2	80.0	2 973	2.3	17.1	86.4
1583	Platinum Health																								
	Basic Option	8 368	8 663	38.8	-	38 666	371.9	38 666	371.9	14 904	38.5	143.4	14 904	38.5	143.4	3 787	9.8	36.4	3 787	9.8	36.4	19 974	51.7	192.1	
	Enhanced Option	20 410	40 117	29.9	2.9	191 484	397.8	191 484	397.8	224 846	117.4	467.1	224 846	117.4	467.1	16 876	8.8	35.1	16 876	8.8	35.1	(50 237)	-26.2	(104.4)	
	Consolidated	28 778	48 780	31.6	2.4	230 150	393.2	230 150	393.2	239 750	104.2	409.6	239 750	104.2	409.6	20 663	9.0	35.3	20 663	9.0	35.3	(30 263)	-13.1	(51.7)	48.7
1194	Profmed																								
	Pro Active	10 649	29 794	31.5	4.1	151 354	423.3	151 354	423.3	94 365	62.3	263.9	94 365	62.3	263.9	35 229	23.3	98.5	35 229	23.3	98.5	21 760	14.4	60.9	
	Pro Active Plus	1 507	3 441	32.1	4.7	20 083	486.4	20 083	486.4	13 094	65.2	317.1	13 094	65.2	317.1	4 594	22.9	111.3	4 594	22.9	111.3	2 395	11.9	58.0	
	Pro Pinnacle	2 900	6 507	46.7	22.4	127 994	1 639.2	127 994	1 639.2	133 899	104.6	1 714.8	133 899	104.6	1 714.8	9 410	7.4	120.5	9 410	7.4	120.5	(15 315)	-12.0	(196.1)	
	Pro Secure	7 062	18 620	38.4	11.6	185 637	830.8	185 637	830.8	181 597	97.8	812.7	181 597	97.8	812.7	23 030	12.4	103.1	23 030	12.4	103.1	(18 990)	-10.2	(85.0)	
	Pro Secure Plus	1 587	3 544	40.5	15.0	41 065	965.6	41 065	965.6	46 101	112.3	1 084.0	46 101	112.3	1 084.0	4 940	12.0	116.2	4 940	12.0	116.2	(9 976)	-24.3	(234.6)	
	Consolidated	23 705	61 906	35.7	8.9	526 133	708.2	526 133	708.2	469 056	89.2	631.4	469 056	89.2	631.4	77 203	14.7	103.9	77 203	14.7	103.9	(20 126)	-3.8	(27.1)	56.5
1516	Quantum Medical Aid Society																								
	Essential Comprehensive	989	1 999	40.1	15.6	26 688	1 112.5	21 356	890.3	29 075	108.9	1 212.1	23 750	111.2	990.1	2 241	8.4	93.4	2 241	10.5	93.4	(4 634)	-17.4	(193.2)	
	Essential Saver	5 624	11 972	29.2	5.3	73 796	513.7	59 095	411.3	63 612	86.2	442.8	48 562	82.2	338.0	12 377	16.8	86.2	12 377	20.9	86.2	(1 845)	-2.5	(12.8)	
	Keycare Plus	545	1 063	24.7	1.2	5 473	429.1	5 473	429.1	3 175	58.0	248.9	3 175	58.0	248.9	1 133	20.7	88.8	1 133	20.7	88.8	1 166	21.3	91.4	
	Consolidated	7 158	15 034	30.4	6.4	105 956	587.3	85 924	476.3	95 863	90.5	531.4	75 487	87.9	418.4	15 751	14.9	87.3	15 751	18.3	87.3	(5 314)	-5.0	(29.5)	131.7
1201	Rand Water Medical Scheme																								
	Option A	2 328	6 365	31.1	7.6	71 208	932.3	71 208	932.3	59 951	84.2	784.9	59 951	84.2	784.9	4 765	6.7	62.4	4 765	6.7	62.4	6 492	9.1	85.0	
	Option B	445	454	44.8	0.2	2 982	547.4	2 982	547.4	2 718	91.1	498.9	2 718	91.1	498.9	377	12.6	69.2	377	12.6	69.2	(113)	-3.8	(20.7)	
	Consolidated	2 773	6 819	32.0	7.1	74 190	906.7	74 190	906.7	62 669	84.5	765.9	62 669	84.5	765.9	5 141	6.9	62.8	5 141	6.9	62.8	6 379	8.6	78.0	107.2
1430	Remedi Medical Aid Scheme																								
	Classic	4 286	8 607	28.7	4.4	84 420	817.4	84 420	817.4	55 672	65.9	539.0	55 672	65.9	539.0	7 326	8.7	70.9	7 326	8.7	70.9	21 423	25.4	207.4	
	Comprehensive	7 694	19 070	31.5	5.2	231 308	1 010.8	185 460	810.4	223 556	96.6	976.9	188 147	101.4	822.2	14 290	6.2	62.4	14 290	7.7	62.4	(16 977)	-7.3	(74.2)	
	Standard	2 067	5 055	25.6	1.1	25 403	418.8	25 403	418.8	22 650	89.2	373.4	22 650	89.2	373.4	2 725	10.7	44.9	2 725	10.7	44.9	28	0.1	0.5	
	Consolidated	14 047	32 732	29.8	4.4	341 131	868.5	295 283	751.8	301 877	88.5	768.6	266 468	90.2	678.4	24 341	7.1	62.0	24 341	8.2	62.0	4 474	1.3	11.4	54.3
1176	Retail Medical Scheme																								
	Essential Comprehensive Option	435	891	48.0	25.5	21 882	2 046.6	17 584	1 644.6	19 839	90.7	1 855.5	15 882	90.3	1 485.4	997	4.6	93.3	997	5.7	93.3	705	3.2	65.9	
	Essential Option	3 202	6 459	26.3	0.8	28 973	373.8	28 973	373.8	13 033	45.0	168.1	13 033	45.0	168.1	6 312	21.8	81.4	6 312	21.8	81.4	9 628	33.2	124.2	
	Essential Plus Option	1 457	2 883	41.9	20.2	38 329	1 107.9	30 773	889.5	36 484	95.2	1 054.6	29 126	94.6	841.9	3 326	8.7	96.1	3 326	10.8	96.1	(1 679)	-4.4	(48.5)	
	Consolidated	5 094	10 233	32.6	8.4	89 184	726.3	77 330	629.7	69 356	77.8	564.8	58 041	75.1	472.7	10 635	11.9	86.6	10 635	13.8	86.6	8 654	9.7	70.5	87.8
1013	Rhodes University Medical Scheme																								
	RUMED	936	1 998	40.2	14.9	18 307	763.5	18 307	763.5	14 991	81.9	625.2	14 991	81.9	625.2	1 742	9.5	72.6	1 742	9.5	72.6	1 574	8.6	65.6	
	Consolidated	936	1 998	40.2	14.9	18 307	763.5	18 307	763.5	14 991	81.9	625.2	14 991	81.9	625.2	1 742	9.5	72.6	1 742	9.5	72.6	1 574	8.6	65.6	96.6
1209	SA Breweries Medical Aid Society																								
	Castellon Option	2 814	6 773	25.2	0.8	33 488	412.0	33 488	412.0	25 142	75.1	309.3	25 142	75.1	309.3	5 300	15.8	65.2	5 300	15.8	65.2	3 046	9.1	37.5	
	SAB Option	5 724	13 183	30.0	5.6	144 880	915.8	130 775	826.7	121 618	83.9	768.8	109 927	84.1	694.9	12 711	8.8	80.3	12 711	9.7	80.3	8 137	5.6	51.4	
	Consolidated	8 538	19 956	28.4	3.9	178 368	744.8	164 263	685.9	146 760	82.3	612.8	135 069	82.2	564.0	18 011	10.1	75.2	18 011	11.0	75.2	11 183	6.3	46.7	89.5
1424	SABC Medical Aid Scheme																								
	SABC Plan 009	4 296	9 442	33.6	10.0	119 409	1 053.9	101 549	896.3	101 264	84.8	893.7	90 176	88.8	795.9	8 554	7.2	75.5	8 554	8.4	75.5	2 819	2.4	24.9	
	Consolidated	4 296	9 442	33.6	10.0	119 409	1 053.9	101 549</																	



Ref. no.	Name of medical scheme Name of benefit option	Members	Beneficiaries	Average age per beneficiary	Pensioner ratio (>65 years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed care claims)			Net relevant healthcare expenditure incurred (incl. managed care claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio
		As at 31 Dec 2007	As at 31 Dec 2007	Years	%	R'000	pbpm R	R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	2007 %
1038	SAMWUMED																								
	Option A	16 091	40 706	31.7	5.9	155 088	317.5	155 088	317.5	144 224	93.0	295.3	144 224	93.0	295.3	18 696	12.1	38.3	18 696	12.1	38.3	(7 832)	-5.1	(16.0)	
	Option B	7 532	19 971	27.7	2.2	99 417	414.8	99 417	414.8	98 268	98.8	410.0	98 268	98.8	410.0	8 751	8.8	36.5	8 751	8.8	36.5	(7 602)	-7.6	(31.7)	
	Other*					-		-		(25)			(25)									25			
	Consolidated	23 623	60 677	30.4	4.7	254 505	349.5	254 505	349.5	242 467	95.3	333.0	242 467	95.3	333.0	27 447	10.8	37.7	27 447	10.8	37.7	(15 409)	-6.1	(21.2)	85.8
1527	Sappi Medical Aid Scheme																								
	Sappi Medical Aid Scheme	4 088	9 633	35.4	11.3	112 987	977.4	94 998	821.8	105 830	93.7	915.5	89 351	94.1	773.0	8 162	7.2	70.6	8 162	8.6	70.6	(2 515)	-2.2	(21.8)	
	Consolidated	4 088	9 633	35.4	11.3	112 987	977.4	94 998	821.8	105 830	93.7	915.5	89 351	94.1	773.0	8 162	7.2	70.6	8 162	8.6	70.6	(2 515)	-2.2	(21.8)	45.7
1234	Sasolmed																								
	Sasolmed	23 310	63 298	29.7	4.1	644 182	848.1	644 182	848.1	601 903	93.4	792.4	601 901	93.4	792.4	48 501	7.5	63.9	48 501	7.5	63.9	(6 221)	-1.0	(8.2)	
	Consolidated	23 310	63 298	29.7	4.1	644 182	848.1	644 182	848.1	601 903	93.4	792.4	601 901	93.4	792.4	48 501	7.5	63.9	48 501	7.5	63.9	(6 221)	-1.0	(8.2)	44.5
1531	Sedmed																								
	Sedmed	875	2 084	43.2	23.2	15 707	628.1	15 707	628.1	13 487	85.9	539.3	13 487	85.9	539.3	236	1.5	9.5	236	1.5	9.5	1 984	12.6	79.3	
	Consolidated	875	2 084	43.2	23.2	15 707	628.1	15 707	628.1	13 487	85.9	539.3	13 487	85.9	539.3	236	1.5	9.5	236	1.5	9.5	1 984	12.6	79.3	49.0
1243	Siemens Medical Scheme																								
	Siemens Medical Scheme	2 910	6 629	32.4	6.6	81 463	1 024.1	61 134	768.5	68 924	84.6	866.4	56 665	92.7	712.3	6 659	8.2	83.7	6 659	10.9	83.7	(2 190)	-2.7	(27.5)	
	Consolidated	2 910	6 629	32.4	6.6	81 463	1 024.1	61 134	768.5	68 924	84.6	866.4	56 665	92.7	712.3	6 659	8.2	83.7	6 659	10.9	83.7	(2 190)	-2.7	(27.5)	71.0
1580	South African Police Service Medical Scheme (POLMED)																								
	Higher Plan	91 471	292 582	27.0	3.1	2 821 722	803.7	2 821 722	803.7	2 582 571	91.5	735.6	2 582 571	91.5	735.6	146 615	5.2	41.8	146 615	5.2	41.8	92 536	3.3	26.4	
	Lower Plan	61 380	150 402	22.9	1.0	519 776	288.0	519 776	288.0	632 673	121.7	350.5	632 673	121.7	350.5	83 548	16.1	46.3	83 548	16.1	46.3	(196 445)	-37.8	(108.8)	
	Consolidated	152 851	442 984	25.6	2.4	3 341 498	628.6	3 341 498	628.6	3 215 245	96.2	604.8	3 215 245	96.2	604.8	230 163	6.9	43.3	230 163	6.9	43.3	(103 910)	-3.1	(19.5)	36.6
1254	Stocksmed																								
	Stocksmed	887	1 944	32.5	5.8	21 655	928.3	16 234	695.9	20 341	93.9	871.9	16 435	101.2	704.5	2 276	10.5	97.6	2 276	14.0	97.6	(2 477)	-11.4	(106.2)	
	Consolidated	887	1 944	32.5	5.8	21 655	928.3	16 234	695.9	20 341	93.9	871.9	16 435	101.2	704.5	2 276	10.5	97.6	2 276	14.0	97.6	(2 477)	-11.4	(106.2)	128.1
1544	Tiger Brands Medical Scheme																								
	Option I	5 373	12 450	39.0	16.2	134 737	901.9	134 737	901.9	137 465	102.0	920.1	137 465	102.0	920.1	10 504	7.8	70.3	10 504	7.8	70.3	(13 233)	-9.8	(88.6)	
	Consolidated	5 373	12 450	39.0	16.2	134 737	901.9	134 737	901.9	137 465	102.0	920.1	137 465	102.0	920.1	10 504	7.8	70.3	10 504	7.8	70.3	(13 233)	-9.8	(88.6)	63.1
1582	Transmed Medical Fund																								
	Essential	6 098	8 528	69.0	72.3	69 290	677.1	69 290	677.1	80 500	116.2	786.6	80 500	116.2	786.6	8 428	12.2	82.4	8 428	12.2	82.4	(19 638)	-28.3	(191.9)	
	Private Cover Plus Savings	17 869	38 203	42.6	11.1	533 743	1 164.3	436 795	952.8	546 403	102.4	1 191.9	452 715	103.6	987.5	52 731	9.9	115.0	52 731	12.1	115.0	(68 651)	-12.9	(149.8)	
	Standard	6 097	8 264	73.0	84.3	83 960	846.6	83 960	846.6	110 274	131.3	1 112.0	110 274	131.3	1 112.0	10 206	12.2	102.9	10 206	12.2	102.9	(36 520)	-43.5	(368.3)	
	Standard Top Up	9 295	11 808	75.2	88.7	163 567	1 154.4	163 567	1 154.4	221 341	135.3	1 562.1	221 341	135.3	1 562.1	20 119	12.3	142.0	20 119	12.3	142.0	(77 893)	-47.6	(549.7)	
	State plus Network	6 035	15 577	32.3	2.3	42 380	226.7	42 380	226.7	37 356	88.1	199.8	37 356	88.1	199.8	5 178	12.2	27.7	5 178	12.2	27.7	(154)	-0.4	(0.8)	
	State plus Own Choice	21 800	54 533	34.9	7.7	184 251	281.6	184 251	281.6	166 292	90.3	254.1	166 292	90.3	254.1	22 481	12.2	34.4	22 481	12.2	34.4	(4 522)	-2.5	(6.9)	
	Ubuntu	9 594	19 407	36.7	10.3	157 759	677.4	157 759	677.4	132 206	83.8	567.7	132 206	83.8	567.7	19 173	12.2	82.3	19 173	12.2	82.3	6 380	4.0	27.4	
	Consolidated	76 788	156 320	43.6	22.0	1 234 950	658.3	1 138 002	606.7	1 294 372	104.8	690.0	1 200 684	105.5	640.1	138 316	11.2	73.7	138 316	12.2	73.7	(200 998)	-16.3	(107.2)	49.9
1579	Tsogo Sun Group Medical Scheme																								
	Classic Comprehensive	1 465	3 388	27.8	3.8	34 254	842.5	26 250	645.7	29 536	86.2	726.5	22 732	86.6	559.1	4 348	12.7	106.9	4 348	16.6	106.9	(829)	-2.4	(20.4)	
	Classic Saver	1 345	2 579	23.1	0.1	18 144	586.3	13 649	441.0	13 469	74.2	435.2	8 971	65.7	289.9	3 570	19.7	115.4	3 570	26.2	115.4	1 108	6.1	35.8	
	Consolidated	2 810	5 967	25.8	2.2	52 398	731.8	39 900	557.2	43 006	82.1	600.6	31 703	79.5	442.8	7 918	15.1	110.6	7 918	19.8	110.6	278	0.5	3.9	72.9
1434	Umed																								
	Classic - previous Option 2	6 851	16 417	41.1	12.6	203 412	1 032.5	203 412	1 032.5	205 918	101.2	1 045.2	205 918	101.2	1 045.2	24 691	12.1	125.3	24 691	12.1	125.3	(27 197)	-13.4	(138.1)	
	Value - previous Option 1	1 540	3 855	30.1	3.8	21 121	456.6	21 121	456.6	16 826	79.7	363.7	16 826	79.7	363.7	5 506	26.1	119.0	5 506	26.1	119.0	(1 211)	-5.7	(26.2)	
	Consolidated	8 391	20 272	39.0	10.9	224 534	923.0	224 534	923.0	222 744	99.2	915.6	222 744	99.2	915.6	30 197	13.4	124.1	30 197	13.4	124.1	(28 408)	-12.7	(116.8)	56.0
1597	Umvuzo Health Medical Scheme																								
	Standard	6 877	17 769	27.5	0.4	74 915	351.3	74 915	351.3	64 737	86.4	303.6	64 360	85.9	301.8	10 897	14.5	51.1	10 897	14.5	51.1	(342)	-0.5	(1.6)	
	Supreme	250	652	27.3	1.1	3 119	398.6	3 119	398.6	3 006	96.4	384.2	3 006	96.4	384.2	439	14.1	56.1	439	14.1	56.1	(327)	-10.5	(41.7)	
	Ultra Affordable	5 149	8 447	32.0	0.2	32 157	317.2	32 157	317.2	25 577	79.5	252.3	25 546	79.4	252.0	4 497	14.0	44.4	4 497	14.0	44.4	2 1			

Ref. no.	Name of medical scheme Name of benefit option	Members		Beneficiaries		Average age per beneficiary Years	Pensioner ratio (>65 years) %	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and managed care claims)			Net relevant healthcare expenditure incurred (incl. managed care claims)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses			Net healthcare result			Solvency ratio 2007 %	
		As at 31 Dec 2007	As at 31 Dec 2007	R'000	pbpm R			R'000	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of RCI	pbpm R	R'000	As % of GCI	pbpm R	R'000	As % of GCI		pbpm R
1520	University of KwaZulu-Natal Medical Scheme																											
	Savings Plus Plan	3 459	7 398	37.7	13.1	71 936	810.3	53 954	607.8	62 071	86.3	699.2	46 987	87.1	529.3	8 589	11.9	96.7	8 589	15.9	96.7	(1 621)	-2.3	(18.3)				
	Consolidated	3 459	7 398	37.7	13.1	71 936	810.3	53 954	607.8	62 071	86.3	699.2	46 987	87.1	529.3	8 589	11.9	96.7	8 589	15.9	96.7	(1 621)	-2.3	(18.3)	72.1			
1282	University of the Witwatersrand Staff Medical Aid Scheme																											
	University of Witwatersrand Staff Medical Aid	2 868	6 248	37.5	12.6	72 817	971.2	72 817	971.2	73 409	100.8	979.1	73 409	100.8	979.1	6 542	9.0	87.3	6 542	9.0	87.3	(7 134)	-9.8	(95.2)				
	Consolidated	2 868	6 248	37.5	12.6	72 817	971.2	72 817	971.2	73 409	100.8	979.1	73 409	100.8	979.1	6 542	9.0	87.3	6 542	9.0	87.3	(7 134)	-9.8	(95.2)	68.3			
1291	Witbank Coalfields Medical Aid Scheme																											
	Comprehensive option	6 768	17 337	30.3	5.5	186 004	894.1	135 628	651.9	159 562	85.8	767.0	117 492	86.6	564.7	9 367	5.0	45.0	9 367	6.9	45.0	8 769	4.7	42.1				
	Yebomed	131	298	20.3	-	531	148.4	531	148.4	447	84.2	125.0	447	84.2	125.0	53	10.0	14.8	53	10.0	14.8	31	5.8	8.6				
	Consolidated	6 899	17 635	30.1	5.4	186 535	881.5	136 159	643.4	160 008	85.8	756.1	117 939	86.6	557.3	9 420	5.1	44.5	9 420	6.9	44.5	8 800	4.7	41.6	115.1			
1293	Wooltru Healthcare Fund																											
	Core Option	787	1 451	26.7	2.5	6 946	398.9	6 946	398.9	5 893	84.8	338.4	5 893	84.8	338.4	1 506	21.7	86.5	1 506	21.7	86.5	(454)	-6.5	(26.0)				
	Extended Option	1 118	2 479	35.6	11.5	31 403	1 055.6	31 403	1 055.6	33 698	107.3	1 132.8	33 698	107.3	1 132.8	2 466	7.9	82.9	2 466	7.9	82.9	(4 761)	-15.2	(160.1)				
	Plus Option	6 900	14 575	27.3	2.7	101 328	579.3	101 328	579.3	89 371	88.2	511.0	89 371	88.2	511.0	14 719	14.5	84.2	14 719	14.5	84.2	(2 763)	-2.7	(15.8)				
	Consolidated	8 805	18 505	28.4	3.9	139 676	629.0	139 676	629.0	128 963	92.3	580.8	128 963	92.3	580.8	18 691	13.4	84.2	18 691	13.4	84.2	(7 978)	-5.7	(35.9)	100.0			
1253	Xstrata Medical Aid Scheme																											
	I07	6 687	19 123	23.0	0.3	103 940	452.9	103 940	452.9	89 403	86.0	389.6	89 403	86.0	389.6	11 400	11.0	49.7	11 400	11.0	49.7	3 137	3.0	13.7				
	Consolidated	6 687	19 123	23.0	0.3	103 940	452.9	103 940	452.9	89 403	86.0	389.6	89 403	86.0	389.6	11 400	11.0	49.7	11 400	11.0	49.7	3 137	3.0	13.7	55.9			
Sub-total: registered restricted schemes		1 063 941	2 526 723	30.4	6.0	19 572 859	645.5	18 280 553	602.9	18 081 514	92.4	596.3	16 947 164	92.7	558.9	1 822 831	10.0	60.1	1 822 831	10.0	60.1	(489 443)	-2.5	(16.1)	58.9			
Total registered schemes		3 178 927	7 478 040	31.4	6.2	64 654 344	720.5	58 344 555	650.2	56 311 569	87.1	627.5	50 419 924	86.4	561.9	8 916 589	13.8	99.4	8 916 589	15.3	99.4	(991 959)	-1.5	(11.1)	37.8			

Notes

- PMSA = Personal Medical Savings Account
- pbpm = per beneficiary per month
- Net relevant healthcare expenditure incurred (incl. managed healthcare claims) includes risk transfer arrangements.
- * Discontinued options: these options did not have any beneficiaries at the end of the year; so the pbpm figures, average age, and pensioner ratios could not be calculated.
- GCI = Gross Contribution Income
- RCI = Risk Contribution Income

- The scheme liquidated in 2007. No figures were submitted at the time of finalising the Annual Report.
 - The audited figures for Clicks Group Medical Scheme were not submitted at the time of finalising the Annual Report.
 - Ellerines Holdings Medical Aid Society was liquidated with effect from 1 July 2007.

- The following schemes amalgamated in 2007:
 - CSIR Medical Scheme amalgamated with Bestmed Medical Scheme with effect from 1 September 2007.
 - Mutual & Federal Medical Aid Fund amalgamated with Nedgroup Medical Aid Scheme with effect from 1 July 2007.

- The scheme was registered in 2007. The solvency ratio is not directly comparable to the rest of the industry.



Ref. no.	Name of medical scheme	Managed care: management services				Administration fees paid to administrators (incl. co-administration fees)				Total fees paid to administrators (managed care and administration fees)				Gross Administration Expenses (GAE) (risk and GMSA)						Audit fees			Trustee remuneration and other considerations			Principal officer fees			Broker fees, marketing and advertising expenditure												
		Admini- trator R'000	Other third parties R'000	Admini- strator pabpm R	Admini- strator pabpm R	Admini- stration fees paid	Co- admini- stration fees	R'000	As % of GAE	pabpm R	pabpm R	R'000	As % of GAE	pabpm R	pabpm R	2007 R'000	2006 R'000	% growth	As % of GCI	pabpm 2007 R	pabpm 2006 R	% growth	R'000	pabpm R	As % of GAE	R'000	No. of trust- ees	pabpm R	As % of GAE	R'000	pabpm R	As % of GAE	2007 R'000	2006 R'000	% growth	Total as % of GCI 2007	New mem- bers 2007	pabpm 2007 R	pabpm 2006 R	% growth	
Registered schemes: open																																									
1252	Bestmed Medical Scheme	11 578	577	11.1	28.6	23 836	-	23 836	27.5	22.7	58.8	35 414	40.9	33.8	87.4	86 602	85 786	1.0	10.9	11.8	82.7	82.2	0.6	573	0.5	0.7	1 188	16	1.1	1.4	624	0.6	0.7	31 163	28 362	9.9	3.9	7 423	29.7	27.2	9.5
1512	Bonitas Medical Fund	-	146 463	-	-	292 889	-	292 889	75.9	43.0	107.5	292 889	75.9	43.0	107.5	386 028	359 909	7.3	8.5	8.8	56.7	52.6	7.8	1 464	0.2	0.4	2 992	12	0.4	0.8	1 524	0.2	0.4	140 175	113 525	23.5	3.1	40 567	20.6	16.6	24.2
1034	Cape Medical Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	18 181	16 101	12.9	19.0	19.8	01.6	00.2	1.4	352	2.0	1.9	62	10	0.3	0.3	458	2.6	2.5	2 137	965	121.5	2.2	2 109	11.9	6.0	98.9	
1048	CIMAS Wellness Medical Aid Scheme	-	1 359	-	-	4 197	-	4 197	80.7	107.8	226.0	4 197	80.7	107.8	226.0	5 203	6 026	-13.7	12.4	16.4	33.7	154.0	-13.2	108	2.8	2.1	157	6	4.0	3.0	239	6.2	4.6	272	1 468	-81.5	0.6	79	7.0	37.5	-81.4
1552	Community Medical Aid Scheme (COMMED)	-	5 027	-	-	28 247	-	28 247	49.1	94.9	250.1	28 247	49.1	94.9	250.1	57 569	44 654	28.9	29.0	21.1	193.3	133.5	44.8	248	0.8	0.4	1 388	8	4.7	2.4	797	2.7	1.4	18 660	3 101	501.7	9.4	2 254	62.7	9.3	575.7
1491	Compcare Medical Scheme	621	8 620	2.0	4.7	32 023	-	32 023	91.2	102.4	244.7	32 643	92.9	104.4	249.5	35 131	34 203	2.7	13.2	13.9	12.4	10.6	1.6	324	1.0	0.9	362	11	1.2	1.0	399	1.3	1.1	6 567	8 307	-20.9	2.5	2 363	21.0	26.9	-21.8
1125	Discovery Health Medical Scheme	457 930	-	20.2	46.5	1 964 784	-	1 964 784	95.5	86.8	199.7	2 422 714	117.8	107.0	246.2	2 056 842	1 978 982	3.9	11.1	11.9	90.9	90.4	0.5	2 465	0.1	0.1	1 870	9	0.1	0.1	2 600	0.1	0.1	438 077	404 563	8.3	2.4	131 097	19.4	18.5	4.7
1202	Fedhealth Medical Scheme	33 124	582	15.5	35.9	132 086	32 256	164 342	78.3	77.0	178.0	197 467	94.1	92.5	213.8	209 910	194 076	8.2	12.8	13.1	98.3	90.3	8.9	517	0.2	0.2	2 584	12	1.2	1.2	1 181	0.6	0.6	63 551	63 519	0.1	3.9	13 580	29.8	29.6	0.7
1554	Genesis Medical Scheme	-	2 105	-	-	-	-	-	-	-	-	-	-	-	17 099	22 284	-23.3	9.9	13.5	52.8	61.2	-13.6	154	0.5	0.9	544	7	1.7	3.2	727	2.2	4.3	3 813	3 201	19.1	2.2	689	11.8	8.8	34.1	
1561	Gen-Health Medical Scheme	4 780	-	15.1	35.5	5 496	-	5 496	19.3	17.4	40.9	10 277	36.0	32.5	76.4	28 532	30 330	-5.9	14.8	13.6	90.3	79.0	14.3	458	1.5	1.6	-	3	-	-	-	-	-	6 129	8 245	-25.7	3.2	881	19.4	21.5	-9.7
1162	Global Health	5 204	2 315	8.3	19.2	37 404	-	37 404	76.1	59.4	138.2	42 608	86.7	67.7	157.4	49 123	52 091	-5.7	8.7	9.2	78.1	75.9	2.8	330	0.5	0.7	699	16	1.1	1.4	1 143	1.8	2.3	5 213	5 768	-9.6	0.9	1 539	8.3	8.4	-1.4
1466	Good Hope Medical Aid Society	-	338	-	-	2 837	-	2 837	78.1	21.5	60.7	2 837	78.1	21.5	60.7	3 632	3 162	14.8	8.7	9.0	27.5	23.7	16.2	192	1.5	5.3	114	6	0.9	3.1	178	1.3	4.9	875	692	26.3	2.3	1 200	6.6	5.2	27.9
1537	Hosmed Medical Aid Scheme	8 015	-	5.4	18.6	81 045	-	81 045	87.2	54.5	188.5	89 060	95.8	59.8	207.2	92 943	108 618	-14.4	11.9	14.1	62.4	62.8	-0.5	433	0.3	0.5	1 103	7	0.7	1.2	736	0.5	0.8	19 687	18 883	4.3	2.5	4 518	13.2	10.9	21.2
1556	Humanity Medical Scheme	5 410	2 393	15.7	44.1	30 584	-	30 584	81.4	88.6	249.4	35 993	95.8	104.3	293.5	37 573	32 309	16.3	15.8	12.2	08.9	74.1	46.9	270	0.8	0.7	1 350	6	3.9	3.6	408	1.2	1.1	5 355	6 303	-15.0	2.3	205 155	14.5	14.5	7.3
1577	Ingwe Health Plan	13 077	-	36.8	62.8	11 662	-	11 662	65.1	32.8	56.0	24 739	138.1	69.6	118.8	17 908	20 875	-14.2	10.7	13.3	50.4	55.0	-8.4	-	-	-	100	7	0.3	0.6	1 088	3.1	6.1	8 568	10 523	-18.6	5.1	8 133	24.1	27.7	-13.1
1576	Liberty Medical Scheme	24 261	-	20.6	44.7	70 589	-	70 589	70.0	60.0	130.0	94 850	94.1	80.6	174.7	100 798	98 313	2.5	11.1	12.2	85.7	86.9	-1.4	221	0.2	0.2	1 777	8	1.5	1.8	1 261	1.1	1.3	42 266	31 375	34.7	4.6	10 606	35.9	27.7	29.6
1536	Lifemed Medical Scheme	266	2 486	3.0	7.7	9 944	-	9 944	89.4	112.1	286.6	10 210	91.8	115.1	294.3	11 122	11 586	-4.0	12.1	12.8	25.4	18.9	5.5	195	2.2	1.8	151	6	1.7	1.4	150	1.7	1.4	1 780	2 267	-21.5	1.9	207 201	23.3	-13.8	
1549	Medicover	13 392	-	7.7	20.2	-	-	-	-	-	-	13 392	18.5	7.7	20.2	72 477	73 508	-1.4	7.4	8.5	41.5	45.1	-8.1	861	0.5	1.2	1 469	9	0.8	2.0	1 034	0.6	1.4	38 842	36 549	6.3	4.0	9 923	22.2	22.4	-0.9
1149	Medihelp	-	41 616	-	-	-	-	-	-	-	-	-	-	-	218 055	199 282	9.4	7.9	7.5	98.9	84.1	17.6	1 218	0.6	0.6	967	9	0.4	0.4	2 366	1.1	1.1	36 597	30 479	20.1	1.3	10 616	16.6	12.9	29.1	
1506	Medimed Medical Scheme	306	-	2.0	5.4	6 487	-	6 487	90.3	42.8	113.9	6 793	94.6	44.8	119.3	7 182	7 037	2.1	8.6	9.1	47.4	46.9	1.1	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	
1140	Medshield Medical Scheme	-	33 630	-	-	138 684	-	138 684	81.6	63.4	158.6	138 684	81.6	63.4	158.6	169 853	143 234	18.6	14.1	11.6	77.7	63.8	21.8	1 473	0.7	0.9	2 310	16	1.1	1.4	1 193	0.5	0.7	79 531	78 197	1.7	6.6	8 969	36.4	34.8	4.5
1021	Meridian Health	1 445	612	29.3	67.0	2 599	-	2 599	61.8	52.7	120.5	4 044	96.2	82.0	187.5	4 203	3 904	7.7	9.8	9.3	85.3	79.1	7.7	190	3.9	4.5	408	9	8.3	9.7	254	5.2	6.1	697	725	-3.8	1.6	227	14.1	14.7	-3.7
1167	Momentum Health	65 801	1 112	34.8	78.0	118 444	-	118 444	95.6	62.6	140.3	184 245	148.8	97.4	218.3	123 853	102 573	20.7	9.4	9.6	65.5	61.3	6.8	555	0.3	0.4	1 160	14	0.6	0.9	819	0.4	0.7	49 441	42 108	17.4	3.8	20 817	26.1	25.2	3.8
1087	Munimed	9 309	11 089	8.2	20.5	64 453	-	64 453	79.7	56.9	141.7	73 762	91.2	65.1	162.2	80 920	83 186	-2.7	7.6	7.6	71.4	64.7	10.3	603	0.5	0.7	1 167	18	1.0	1.4	1 239	1.1	1.5	36 662	39 838	-8.0	3.4	1 700	32.4	31.0	4.3
1166	National Independent Medical Aid Society (NIMAS)	-	7 193	-	-	21 465	-	21 465	83.3	47.0	107.4	21 465	83.3	47.0	107.4	25 781	23 103	11.6	7.8	7.4	56.4	49.3	14.4	348	0.8	1.3	260	8	0.6	1.0	372	0.8	1.4	5 298	4 222	25.5	1.6	2 444	11.6	9.0	28.6
1560	Openplan Medical Scheme	-	6 444	-	-	25 429	-	25 429	83.2	71.5	148.4	25 429	83.2	71.5	148.4	30 575	36 917	-17.2	9.9	12.2	86.0	89.0	-3.4	455	1.3	1.5	786	9	2.2	2.6	618	1.7	2.0	5 877	7 788	-24.5	1.9	1 399	16.5	18.8	-12.0
1215	Oxygen Medical Scheme	23 189	8 567	9.7	22.8	154 456	-	154 456	87.4	64.4	151.9	177 645	100.6	74.0	174.7	176 624	180 713	-2.3	11.1	11.7	73.6	67.5	9.0	856	0.4	0.5	1 151	9	0.5	0.7	586	0.2	0.3	60 433	67 714	-10.8	3.8	12 724	25.2	25.3	-0.5
1587	Pathfinder Medical Scheme	-	-	-	-	357	-	357	7.4	9.7	14.7	357	7.4	9.7	14.7	4 807	3 658	31.4	21.2	18.1	30.5	84.6	54.2	89	2.4	1.8	4	9	0.1	0.1	425	11.5	8.8								

Ref. no.	Name of medical scheme	Managed care: management services				Administration fees paid to administrators (incl. co-administration fees)				Total fees paid to administrators (managed care and administration fees)				Gross Administration Expenses (GAE) (risk and PMSA)						Audit fees			Trustee remuneration and other considerations			Principal officer fees			Broker fees, marketing and advertising expenditure													
		Administrator R'000	Other third parties R'000	Administrator pabpm R	Administrator pabpm R	Administration fees paid	Co-administration fees	R'000	As % of GAE	pabpm R	pabpm R	R'000	As % of GAE	pabpm R	pabpm R	2007 R'000	2006 R'000	% growth	As % of GCI 2007	pabpm 2007 R	2006 R	% growth	R'000	pabpm R	As % of GAE	R'000	pabpm R	As % of GAE	R'000	pabpm R	As % of GAE	2007 R'000	2006 R'000	% growth	Total as % of GCI 2007	New members 2007	pabpm 2007 R	2006 R	% growth			
Registered schemes: restricted																																										
1005	AECI Medical Aid Society	-	5 725	-	-	12 632	-	12 632	89.6	58.6	132.0	12 632	89.6	58.6	132.0	14 105	13 239	6.5	6.9	6.9	65.4	60.9	7.4	225	1.0	1.6	7	10	-	0.1	-	-	-	-	14	-100.0	-	725	-	-	-100.0	
1567	Afrox Medical Aid Society	222	693	2.5	6.0	4 325	-	4 325	84.1	47.7	116.4	4 547	88.4	50.2	122.4	5 145	4 532	13.5	8.0	7.9	56.8	53.5	6.2	181	2.0	3.5	-	8	-	-	-	-	-	-	-	-	NC	-	549	-	-	NC
1456	Alliance Midmed Medical Scheme	912	246	15.8	41.2	3 237	-	3 237	83.2	56.1	146.4	4 149	106.7	71.9	187.7	3 889	4 137	-6.0	8.2	9.3	67.4	73.8	-8.7	69	1.2	1.8	25	10	0.4	0.6	-	-	-	-	-	-	NC	-	340	-	-	NC
1534	Altron Medical Aid Scheme	-	1 798	-	-	14 658	-	14 658	94.0	87.0	195.5	14 658	94.0	87.0	195.5	15 593	15 427	1.1	10.1	10.8	92.5	89.2	3.8	127	0.8	0.8	22	8	0.1	0.1	232	1.4	1.5	-	-	-	NC	-	1 051	-	-	NC
1012	Anglo Medical Scheme	-	258	-	-	21 151	-	21 151	80.2	58.6	142.2	21 151	80.2	58.6	142.2	26 358	25 812	2.1	7.4	7.7	73.0	69.2	5.6	259	0.7	1.0	697	29	1.9	2.6	1 158	3.2	4.4	-	-	-	NC	-	1 159	-	-	NC
1571	Anglovaal Group Medical Scheme	2 563	-	24.5	51.9	6 922	-	6 922	79.3	66.1	140.2	9 485	108.6	90.6	192.1	8 732	10 680	-18.2	8.7	10.8	83.4	97.2	-14.2	131	1.2	1.5	-	11	-	-	460	4.4	5.3	-	-	-	NC	-	508	-	-	NC
1279	Bankmed	-	45 565	-	-	120 418	-	120 418	83.0	52.0	103.5	120 418	83.0	52.0	103.5	145 123	132 455	9.6	7.2	7.3	62.7	59.7	5.0	605	0.3	0.4	618	13	0.3	0.4	1 265	0.5	0.9	1 683	1 827	-7.9	0.1	17 697	0.7	-	-11.7	
1507	Barloworld Medical Scheme	5 032	-	31.0	67.5	8 404	-	8 404	87.8	51.9	112.7	13 436	140.4	82.9	180.2	9 570	10 554	-9.3	5.2	5.6	59.1	57.6	2.5	364	2.2	3.8	-	7	-	-	-	-	-	-	-	NC	-	762	-	-	NC	
1557	BHP Billiton SA Medical Scheme	1 022	-	10.1	22.5	5 865	604	6 469	93.9	63.9	142.1	7 491	108.8	74.0	164.5	6 887	9 741	-29.3	9.1	10.7	68.0	70.8	-3.9	141	1.4	2.1	-	9	-	-	-	-	-	-	-	NC	-	259	-	-	NC	
1115	Biz Health Medical Scheme	-	767	-	-	2 706	-	2 706	76.2	157.7	257.4	2 706	76.2	157.7	257.4	3 553	3 493	1.7	11.7	10.5	207.0	181.0	14.4	64	3.7	1.8	-	6	-	-	-	-	-	-	-	-	NC	-	23	-	-	NC
1526	BMW Employees Medical Aid Society	1 628	-	20.1	56.0	3 283	-	3 283	81.6	40.5	113.0	4 911	122.0	60.5	169.0	4 024	3 704	8.6	6.7	6.1	49.6	43.0	15.4	152	1.9	3.8	-	8	-	-	-	-	-	-	96	-100.0	-	166	-	-	-100.0	
1237	BPSA Medical Scheme	-	847	-	-	2 323	-	2 323	70.7	33.0	77.2	2 323	70.7	33.0	77.2	3 286	3 359	-2.2	6.3	6.8	46.6	46.3	0.8	284	4.0	8.6	102	9	1.5	3.1	-	-	-	-	-	-	NC	-	211	-	-	NC
1590	Building & Construction Industry Medical Aid Fund	-	511	-	-	4 789	-	4 789	87.6	33.7	83.5	4 789	87.6	33.7	83.5	5 463	4 904	11.4	13.2	13.2	38.4	34.6	11.1	48	0.3	0.9	15	11	0.1	0.3	-	-	-	-	-	-	NC	-	755	-	-	NC
1593	Built Environment Professional Associations Medical Scheme (BEPMED)	778	101	15.3	36.2	3 569	-	3 569	90.3	70.4	166.3	4 347	110.0	85.7	202.5	3 952	4 052	-2.5	9.7	11.8	77.9	89.0	-12.4	56	1.1	1.4	-	11	-	-	165	3.3	4.2	1 074	916	17.2	2.6	520	21.2	-	5.3	
1158	Cawmed Medical Scheme	-	-	-	-	756	-	756	41.5	139.9	184.4	756	41.5	139.9	184.4	1 822	1 322	37.8	32.8	22.7	337.2	223.9	50.6	140	26.0	7.7	52	4	9.6	2.9	12	2.2	0.7	-	-	-	NC	-	-	-	-	NC
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAFA)	8 327	943	19.2	33.2	41 514	-	41 514	85.5	95.6	165.3	49 841	102.6	114.8	198.5	48 561	43 980	10.4	11.7	11.6	111.8	105.5	6.0	487	1.1	1.0	927	12	2.1	1.9	412	0.9	0.8	648	229	183.2	0.2	5 180	1.5	-	171.9	
1521	Clicks Group Medical Scheme	-	399	-	-	2 189	-	2 189	79.9	45.2	96.0	2 189	79.9	45.2	96.0	2 738	2 914	-6.1	12.2	13.6	56.6	52.4	8.0	117	2.4	4.3	-	6	-	-	-	-	-	-	-	NC	-	413	-	-	NC	
1570	CSIR Medical Scheme	-	292	-	-	3 324	-	3 324	69.9	63.2	127.8	3 324	69.9	63.2	127.8	4 753	7 245	-34.4	15.8	14.4	90.4	113.7	-20.5	98	1.9	2.1	18	6	0.3	0.4	286	5.4	6.0	-	-	-	NC	-	102	-	-	NC
1039	DCMed Medical Aid Fund	3 901	-	33.2	87.2	4 170	-	4 170	85.8	35.5	93.2	8 071	166.1	68.8	180.4	4 860	4 928	-1.4	6.2	6.0	41.4	39.6	4.6	103	0.9	2.1	-	8	-	-	-	-	-	-	-	NC	-	170	-	-	NC	
1068	De Beers Benefit Society	679	-	2.6	6.5	-	-	-	-	-	-	679	4.3	2.6	6.5	15 777	15 452	2.1	7.6	6.8	61.3	53.6	14.4	191	0.7	1.2	167	11	0.7	1.1	812	3.2	5.1	-	-	-	NC	-	652	-	-	NC
1484	Edcon Medical Aid Scheme	-	-	-	-	7 016	-	7 016	77.3	79.8	160.6	7 016	77.3	79.8	160.6	9 074	8 227	10.3	13.6	13.4	103.2	97.7	5.6	273	3.1	3.0	26	9	0.3	0.3	-	-	-	-	-	-	NC	-	899	-	-	NC
1513	Ellerines Holdings Medical Aid Society	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 157	-100.0	-	7.5	-	55.9	-100.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NC	-	-	-	NC	
1572	Engen Medical Benefit Fund	1 844	-	20.0	48.7	3 389	-	3 389	81.3	36.7	89.4	5 234	125.6	56.7	138.1	4 167	3 907	6.6	4.8	5.0	45.1	42.8	5.4	261	2.8	6.3	-	10	-	-	-	-	-	-	-	NC	-	308	-	-	NC	
1585	Eythumed Medical Scheme	671	-	6.3	13.1	4 497	-	4 497	79.4	42.5	88.2	5 168	91.2	48.8	101.3	5 665	6 272	-9.7	17.0	18.5	53.5	54.1	-1.0	150	1.4	2.6	10	9	0.1	0.2	222	2.1	3.9	-	-	-	NC	-	299	-	-	NC
1271	Fishing Industry Medical Scheme (Fishmed)	-	258	-	-	571	-	571	66.1	17.2	43.1	571	66.1	17.2	43.1	864	858	0.7	21.9	20.8	26.0	22.9	13.5	72	2.2	8.3	-	7	-	-	61	1.8	7.0	-	-	-	NC	-	233	-	-	NC
1086	Food Workers Medical Benefit Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	2 857	2 627	8.8	21.9	21.5	13.9	17.8	-22.0	168	0.8	5.9	43	6	0.2	1.5	600	2.9	21.0	2	5	-71.5	-	1 970	-	-	-79.6		
1578	Foschini Group Medical Aid Scheme	-	1 261	-	-	2 301	-	2 301	86.8	41.5	85.3	2 301	86.8	41.5	85.3	2 650	2 458	7.8	6.7	6.5	47.8	45.0	6.3	151	2.7	5.7	-	8	-	-	-	-	-	-	-	-	NC	-	635	-	-	NC
1270	Golden Arrow Employees Medical Benefit Fund	-	1 324	-	-	2 134	-	2 134	87.2	29.8	76.8	2 134	87.2	29.8	76.8	2 448	2 368	3.4	17.2	17.5	34.1	32.8	4.2	118	1.6	4.8	-	6	-	-	-	-	-	-	-	NC	-	273	-	-	NC	
1598	Government Employees Medical Scheme (GEMS)	-	46 617	-	-	93 152	-	93 152	74.9	21.3	58.1	93 152	74.9	21.3	58.1	124 448	19 080	552.2	4.9	8.5	28.5	46.4	-38.6	743	0.2	0.6	284	12	0.1	0.2	1 876	0.4	1.5	11 758	2 706	334.5	0.5	164 351	2.7	-	-59.1	
1523	Grintek Electronics Medical Aid Scheme	-	390	-	-	2 046	-	2 046	74.0	58.2	147.8	2 046	74.0	58.2	147.8	2 765	2 464	12.2	10.8	10.9	78.7	73.7	6.8	142	4.0	5.1	-	9	-	-	-	-	-	-	-	-	NC	-	200	-	-	NC
1487	Holcim South Africa Medical Scheme	-	412	-	-	2 041	-	2 041	77.7	55.1	126.9	2 041	77.7	55.1	126.9	2 627	2 567	2.4	6.5	7.1	71.0	71.4	-0.6	191	5.2	7.3	-	9	-	-	-	-	-	-	-	-	NC	-	172	-	-	NC
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Ref. no.	Name of medical scheme	Managed care: management services				Administration fees paid to administrators (incl. co-administration fees)				Total fees paid to administrators (managed care and administration fees)				Gross Administration Expenses (GMA) (risk and PMS)						Audit fees			Trustee remuneration and other considerations			Principal officer fees			Broker fees, marketing and advertising expenditure														
		Admin- R'000	Other third parties R'000	Admin- R'000	Admin- R'000	Admin- R'000	Co-admin- R'000	R'000	As % of GAE	pabpm R	pabpm R	R'000	As % of GAE	pabpm R	pabpm R	2007 R'000	2006 R'000	% growth	As % of GCI	pabpm 2007 R	pabpm 2006 R	% growth	R'000	pabpm R	As % of GAE	R'000	No. of trustees	pabpm R	As % of GAE	R'000	pabpm R	As % of GAE	2007 R'000	2006 R'000	% growth	Total as % of GCI 2007	New members 2007	pabpm 2007 R	pabpm 2006 R	% growth			
1559	Imperial Group Medical Scheme	2 305	-	12.6	30.7	9 988	-	9 988	87.9	54.5	132.9	12 293	108.2	67.1	163.5	11 358	9 988	13.7	7.9	7.6	62.0	57.7	7.5	140	0.8	1.2	-	4	-	-	342	1.9	3.0	-	-	NC	-	2 342	-	-	NC		
1121	Klerksdorp Medical Benefit Society (KDM)	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	2 336	NC	NC	19.0	NC	32.5	-	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC		
1145	LA-Health Medical Scheme	-	2 193	-	-	48 960	-	48 960	84.2	93.7	193.1	48 960	84.2	93.7	193.1	58 176	53 936	7.9	10.3	10.7	11.3	16.2	-4.2	357	0.7	0.6	460	15	0.9	0.8	1 022	2.0	1.8	8 221	6 491	26.6	1.5	4 906	15.7	-	12.5		
1197	Libcare Medical Scheme	3 369	-	25.4	59.1	7 601	-	7 601	85.9	57.2	133.2	10 971	124.0	82.6	192.3	8 849	8 244	7.3	7.8	7.7	66.6	61.9	7.6	164	1.2	1.9	157	8	1.2	1.8	185	1.4	2.1	85	34	149.4	0.1	1 140	0.6	-	150.0		
1599	Lonmin Medical Scheme	-	-	-	-	17 577	-	17 577	96.9	71.3	72.0	17 577	96.9	71.3	72.0	18 135	19 343	-6.2	21.7	25.1	73.6	83.2	-11.6	93	0.4	0.5	-	7	-	-	239	1.0	1.3	-	-	NC	-	2 018	-	-	NC		
1547	Malcor Medical Scheme	1 291	881	11.7	27.4	9 035	-	9 035	95.3	81.7	191.5	10 325	108.9	93.3	218.9	9 479	5 514	71.9	8.1	5.5	85.7	49.7	72.3	97	0.9	1.0	-	7	-	-	50	0.5	0.5	-	374	-100.0	-	561	-	-	-100.0		
1042	Mascom Medical Scheme	-	-	-	-	265	-	265	19.5	17.7	28.4	265	19.5	17.7	28.4	1 353	1 337	1.2	6.4	5.9	90.7	86.1	5.4	18	1.2	1.3	-	9	-	-	-	-	-	-	-	NC	-	16	-	-	NC		
1495	Massmart Health Plan	1 074	-	23.9	52.9	2 419	-	2 419	86.1	57.3	119.2	3 493	124.3	77.6	172.1	2 810	2 688	4.5	6.1	6.4	62.4	60.8	2.7	143	3.2	5.1	10	12	0.2	0.4	-	-	-	-	-	NC	-	364	-	-	NC		
1588	MEDCOR	12 527	-	12.1	33.5	38 092	-	38 092	79.2	36.8	101.9	50 619	105.3	48.9	135.4	48 084	47 537	1.2	7.4	7.2	46.5	41.8	11.3	598	0.6	1.2	495	19	0.5	1.0	704	0.7	1.5	1 453	673	115.8	0.2	261	1.4	-	137.4		
1548	Medipos Medical Scheme	-	4 964	-	-	14 349	-	14 349	88.0	54.2	120.9	14 349	88.0	54.2	120.9	16 307	15 686	4.0	7.5	7.9	61.6	59.5	3.6	177	0.7	1.1	139	11	0.5	0.9	-	-	-	-	218	-100.0	-	771	-	-	-100.0		
1568	Medisense Medical Scheme	998	-	4.9	11.2	11 095	-	11 095	72.1	54.5	125.0	12 093	78.6	59.5	136.2	15 390	13 950	10.3	12.4	11.2	75.7	70.2	7.7	205	1.0	1.3	-	10	-	-	550	2.7	3.6	1 016	-	-	278275.1	0.8	1 570	5.0	-	271691.0	
1535	Metrocare	1 069	-	19.9	50.3	2 194	-	2 194	84.4	41.0	103.3	3 263	125.5	60.9	153.6	2 599	3 177	-18.2	5.2	6.2	48.5	53.3	-9.0	154	2.9	5.9	12	10	0.2	0.5	-	-	-	-	-	NC	-	149	-	-	NC		
1105	Metropolitan Medical Scheme	-	1 832	-	-	7 067	-	7 067	91.4	48.3	121.3	7 067	91.4	48.3	121.3	7 731	7 270	6.3	7.7	7.5	52.8	49.9	5.7	342	2.3	4.4	5	11	-	0.1	-	-	-	-	NC	-	1 354	-	-	NC			
1569	Minemed Medical Scheme	1 143	-	6.3	14.5	8 651	-	8 651	80.0	47.5	109.7	9 794	90.5	53.8	124.2	10 818	10 163	6.4	7.9	8.1	59.4	55.4	7.1	47	0.3	0.4	-	17	-	-	-	-	-	71	353	-79.9	0.1	1 125	0.4	-	-79.8		
1566	Moremed Medical Scheme	-	311	-	-	1 885	-	1 885	71.3	62.4	120.6	1 885	71.3	62.4	120.6	2 643	2 754	-4.0	30.7	32.0	87.5	75.2	16.3	138	4.6	5.2	-	3	-	-	193	6.4	7.3	-	-	-	-	657	-	-	NC		
1600	Motohealth Care Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NC				
1208	Mutual & Federal Medical Aid Fund	467	-	6.8	12.7	2 509	-	2 509	84.1	36.6	68.4	2 976	99.7	43.4	81.2	2 985	5 440	-45.1	10.0	9.2	43.5	75.4	-42.3	50	0.7	1.7	-	6	-	-	-	-	-	-	-	NC	-	159	-	-	NC		
1154	Nampak SA Medical Scheme	2 132	-	13.6	34.5	8 529	-	8 529	84.7	54.4	138.1	10 661	105.9	68.0	172.6	10 065	9 929	1.4	7.3	7.4	64.2	61.4	4.4	122	0.8	1.2	71	10	0.5	0.7	-	-	-	-	-	NC	-	569	-	-	NC		
1241	Naspers Medical Fund	137	2 667	0.9	1.7	4 531	-	4 531	40.8	28.4	56.7	4 668	42.0	29.2	58.4	11 118	8 488	31.0	8.2	7.2	69.6	57.3	21.4	477	3.0	4.3	-	13	-	-	404	2.5	3.6	-	-	-	-	NC	-	1 655	-	-	NC
1469	Nedgroup Medical Aid Scheme	6 648	306	12.2	24.9	30 352	-	30 352	85.5	113.8	113.8	37 000	104.5	68.0	138.7	35 420	28 164	25.8	9.2	8.7	65.1	57.6	13.1	259	0.5	0.7	42	19	0.1	0.1	-	-	-	-	-	NC	-	7 208	-	-	NC		
1584	Netcare Medical Scheme	-	7 331	-	-	20 592	-	20 592	96.5	56.7	129.5	20 592	96.5	56.7	129.5	21 330	20 510	4.0	6.6	7.9	58.8	63.9	-8.1	135	0.4	0.6	29	11	0.1	0.1	205	0.6	1.0	-	-	-	NC	-	3 554	-	-	NC	
1214	Old Mutual Staff Medical Aid Scheme	5 893	-	15.3	33.6	19 923	-	19 923	85.2	51.8	113.6	25 816	110.4	67.1	147.2	23 385	19 590	19.4	9.3	8.2	60.8	50.7	19.9	295	0.8	1.3	64	6	0.2	0.3	515	1.3	2.2	-	-	NC	-	2 594	-	-	NC		
1441	Parmed Medical Aid Scheme	397	-	6.1	15.8	3 471	-	3 471	79.8	53.1	138.5	3 867	88.9	59.1	154.3	4 352	4 012	8.5	4.2	4.3	66.5	60.0	10.8	-	-	-	93	14	1.4	2.1	454	6.9	10.4	-	-	-	NC	-	53	-	-	NC	
1515	PG Bison Medical Aid Society	-	385	-	-	1 512	-	1 512	87.5	72.8	168.7	1 512	87.5	72.8	168.7	1 728	1 557	11.0	8.0	8.0	83.2	76.8	8.3	94	4.5	5.4	-	6	-	-	103	4.9	5.9	-	-	-	NC	-	140	-	-	NC	
1186	PG Group Medical Scheme	467	14	16.2	34.2	1 635	-	1 635	86.4	56.7	119.7	2 102	111.1	72.9	153.9	1 892	2 265	-16.5	5.7	7.3	65.7	83.3	-21.2	97	3.4	5.1	-	10	-	-	-	-	-	-	-	NC	-	256	-	-	NC		
1563	Pick n Pay Medical Scheme	-	3 807	-	-	7 903	-	7 903	78.7	47.5	100.4	7 903	78.7	47.5	100.4	10 047	8 894	13.0	7.7	7.7	60.3	56.0	7.8	190	1.1	1.9	-	7	-	-	-	-	-	4	10	-62.3	-	1 061	-	-	-64.0		
1583	Platinum Health	1 952	-	3.5	6.0	-	-	-	-	-	-	1 952	10.3	3.5	6.0	18 921	4 467	323.5	8.2	2.3	34.2	9.3	266.8	890	1.6	4.7	-	26	-	-	269	0.5	1.4	9	-	-	NC	-	5 506	-	-	NC	
1194	Profmed	-	9 724	-	-	37 199	-	37 199	56.9	50.0	130.3	37 199	56.9	50.0	130.3	65 408	56 344	16.1	12.4	11.5	87.9	74.5	17.9	608	0.8	0.9	1 601	12	2.2	2.4	1 062	1.4	1.6	4 187	3 072	36.3	0.8	1 379	5.6	-	38.4		
1516	Quantum Medical Aid Society	-	-	-	-	13 663	-	13 663	87.3	74.6	157.7	13 663	87.3	74.6	157.7	15 656	15 673	-0.1	14.8	14.6	85.4	80.0	6.8	171	0.9	1.1	3	16	-	-	15	0.1	0.1	-	-	-	NC	-	1 120	-	-	NC	
1201	Rand Water Medical Scheme	-	619	-	-	-	-	-	-	-	-	-	-	-	4 559	3 690	23.6	6.1	5.4	55.2	46.4	19.0	427	5.2	9.4	-	11	-	-	-	-	-	-	-	-	NC	-	263	-	-	NC		
1430	Remedi Medical Aid Scheme	-	4 114	-	-	18 106	-	18 106	89.7	47.0	110.3	18 106	89.7	47.0	110.3	20 178	18 129	11.3	5.9	6.2	52.4	49.0	7.0	-	-	-	-	10	-	-	465	1.2	2.3	-	-	-	NC	-	2 5				

Ref. no.	Name of medical scheme	Managed care: management services				Administration fees paid to administrators (incl. co-administration fees)				Total fees paid to administrators (managed care and administration fees)				Gross Administration Expenses (GAE) (risk and PMSA)						Audit fees			Trustee remuneration and other considerations			Principal officer fees			Broker fees, marketing and advertising expenditure												
		Admin- trator R'000	Other third parties R'000	Admin- istrator pabpm R	Admin- istrator pampm R	Admin- stration fees paid R'000	Co- admin- istration fees R'000	As % of GAE	pabpm R	pampm R	R'000	As % of GAE	pabpm R	pampm R	2007 R'000	2006 R'000	% growth	As % of GCI	pabpm 2007 R	2006 R	% growth	R'000	pabpm R	As % of GAE	R'000	No. of trust- ees	pabpm R	As % of GAE	R'000	pabpm R	As % of GAE	2007 R'000	2006 R'000	% growth	Total as % of GCI 2007	New members 2007	pabpm 2007 R	2006 R	% growth		
1582	Transmed Medical Fund	32 601	-	17.2	35.3	84 770	-	84 770	80.8	44.7	91.7	117 371	111.8	61.9	127.0	104 940	102 043	2.8	8.5	8.6	55.4	52.5	5.5	1 972	1.0	1.9	1 263	20	0.7	1.2	1 177	0.6	1.1	2 870	3 048	-5.8	0.2	6 016	1.5	-	-3.4
1579	Tsogo Sun Group Medical Scheme	-	595	-	-	4 500	-	4 500	62.9	64.4	136.9	4 500	62.9	64.4	136.9	7 156	6 509	9.9	13.7	13.8	02.5	97.7	4.8	200	2.9	2.8	140	11	2.0	2.0	-	-	-	-	-	NC	-	722	-	-	NC
1434	Umed	4 632	3 156	18.7	45.6	12 738	-	12 738	58.0	51.5	125.4	17 370	79.0	70.2	171.0	21 975	17 555	25.2	9.8	7.9	88.9	65.3	36.0	200	0.8	0.9	38	14	0.2	0.2	703	2.8	3.2	(11)	635	-101.7	-	360	-0.0	-	-101.8
1597	Umvuzo Health Medical Scheme	-	3 209	-	-	-	-	-	-	-	-	-	-	-	-	12 492	10 139	23.2	11.3	12.3	39.1	38.8	0.9	383	1.2	3.1	239	12	0.7	1.9	897	2.8	7.2	3 100	2 772	11.8	2.8	3 209	9.7	-	-8.4
1520	University of KwaZulu-Natal Medical Scheme	-	227	-	-	7 173	-	7 173	83.8	81.4	174.4	7 173	83.8	81.4	174.4	8 564	7 838	9.3	11.9	12.0	97.1	91.0	6.7	154	1.8	1.8	7	14	0.1	0.1	462	5.2	5.4	1	-	NC	-	291	-	-	NC
1282	University of the Witwatersrand Staff Medical Aid Scheme	1 926	-	25.5	56.0	4 045	-	4 045	87.4	53.6	117.5	5 971	129.1	79.1	173.5	4 626	4 132	12.0	6.4	6.3	61.3	53.4	14.7	125	1.7	2.7	23	10	0.3	0.5	13	0.2	0.3	-	23	-100.0	-	219	-	-	-100.0
1291	Witbank Coalfields Medical Aid Scheme	-	1 112	-	-	-	-	-	-	-	-	-	-	-	8 159	8 829	-7.6	4.4	5.3	39.7	44.5	-11.0	199	1.0	2.4	-	17	-	-	732	3.6	9.0	-	-	NC	-	1 325	-	-	NC	
1293	Wooltru Healthcare Fund	-	3 852	-	-	12 482	-	12 482	84.2	57.1	120.9	12 482	84.2	57.1	120.9	14 832	13 350	11.1	10.6	10.7	67.8	64.0	6.0	301	1.4	2.0	14	2	0.1	0.1	396	1.8	2.7	-	-	NC	-	1 726	-	-	NC
1253	Xstrata Medical Aid Scheme	4 168	-	19.8	56.7	6 728	-	6 728	91.7	31.9	91.4	10 895	148.5	51.7	148.1	7 336	6 023	21.8	7.1	7.0	34.8	34.4	1.2	242	1.1	3.3	-	-	-	-	-	-	-	NC	-	1 626	-	-	NC		
Sub-total: registered restricted schemes		137 719	236 677	14.7	32.9	1 074 835	3 731	1 078 566	76.2	40.9	97.8	1 216 285	85.9	48.4	108.7	1 415 110	1 200 118	17.9	7.2	7.6	50.2	50.7	-0.9	19 665	0.7	1.4	9 477	862	0.3	0.7	20 957	0.7	1.5	38 945	24 179	61.1	0.2	291 276	1.4	1.0	35.4
Total registered schemes		900 830	605 953	16.5	38.7	4 802 888	35 987	4 838 875	77.1	59.9	142.8	5 739 704	91.5	70.6	165.4	6 273 377	5 881 649	6.7	9.7	10.2	71.5	70.2	1.8	39 177	0.4	0.6	45 217	1 241	0.5	0.7	52 121	0.6	0.8	1 321 294	1 232 356	7.2	2.0	648 269	15.1	14.7	2.3

Notes

- PMSA = Personal Medical Savings Account
- pabpm = per average beneficiary per month
- GCI = Gross Contribution Income
- Broker fees include all broker service fees and other distribution costs paid to brokers
- GAE = Gross Administration Expenses
- pampm = per average member per month

- The scheme liquidated in 2007. No figures were submitted at the time of finalising the Annual Report.
 - The audited figures for Clicks Group Medical Scheme were not submitted at the time of finalising the Annual Report.
 - Ellerines Holdings Medical Aid Society was liquidated with effect from 1 July 2007.

- The following schemes amalgamated in 2006 and 2007:
 - CSIR Medical Scheme amalgamated with Bestmed Medical Scheme with effect from 1 September 2007.
 - Mutual & Federal Medical Aid Fund amalgamated with Nedgroup Medical Aid Scheme with effect from 1 July 2007.
 - Medical Expenses Distribution Society (MEDS) amalgamated with Oxygen Medical Scheme with effect from 1 January 2006.
 - The members of Protector Health were transferred to Bonitas Medical Fund with effect from 1 January 2006. The amalgamation was approved on 3 October 2006.
 - Klerksdorp Medical Benefit Society (KDM) amalgamated with Medicover with effect from 1 July 2006.

- The scheme was registered in 2007. The solvency ratio is not directly comparable to the rest of the industry.



Ref.	Name of medical scheme	Members			Beneficiaries			Average members			Average beneficiaries			Net healthcare result							Year-end reserve position			Solvency ratio		
		2007	2006	% change	2007	2006	% change	2007	2006	% change	2007	2006	% change	2007 R'000	% of GCI	% of net surplus/ (deficit)	2006 R'000	% of GCI	% of net surplus/ (deficit)	% change	pab 2007	pab 2006	% change	2007 %	2006 %	% change
Registered schemes: open																										
1252	Bestmed Medical Scheme	35 450	33 059	7.2	89 901	87 472	2.8	33 784	32 720	3.3	87 316	86 993	0.4	952	0.1	-0.2	28 038	3.8	-1.9	-96.6	4 453.4	3 937.1	13.1	49.1	46.9	4.5
1512	Bonitas Medical Fund	234 267	226 652	3.4	566 821	577 301	-1.8	227 127	222 767	2.0	567 375	570 486	-0.5	(100 857)	-2.2	20.1	(195 688)	-4.8	13.4	-48.5	3 846.9	3 507.8	9.7	48.2	49.0	-1.7
1034	Cape Medical Plan	7 033	6 122	14.9	15 794	13 647	15.7	6 642	6 061	9.6	14 917	13 394	11.4	(20 599)	-21.5	4.1	(11 962)	-14.7	0.8	72.2	9 143.7	9 798.2	-6.7	142.4	161.0	-11.5
1048	CIMAS Wellness Medical Aid Scheme	1 539	1 548	-0.6	3 176	3 302	-3.8	1 547	1 529	1.2	3 243	3 261	-0.5	(11 839)	-28.2	2.4	(11 251)	-30.7	0.8	5.2	31 898.8	31 825.3	0.2	246.3	282.7	-12.9
1552	Community Medical Aid Scheme (COMMED)	9 086	9 961	-8.8	23 504	27 300	-13.9	9 411	10 229	-8.0	24 815	27 865	-10.9	(37 525)	-18.9	7.5	(27 792)	-13.1	1.9	35.0	4 592.0	4 718.9	-2.7	57.5	62.2	-7.6
1491	Compcare Medical Scheme	10 777	10 994	-2.0	25 602	26 671	-4.0	10 904	10 646	2.4	26 050	25 777	1.1	(30 403)	-11.5	6.1	(24 929)	-10.1	1.7	22.0	2 881.7	3 663.5	-21.3	28.3	38.3	-26.2
1125	Discovery Health Medical Scheme	837 707	802 617	4.4	1 914 784	1 865 044	2.7	819 958	782 050	4.8	1 886 448	1 823 772	3.4	642 946	3.5	-127.9	(303 196)	-1.8	20.8	312.1	2 251.7	1 648.7	36.6	23.0	18.1	27.1
1202	Fedhealth Medical Scheme	77 924	77 011	1.2	178 988	179 230	-0.1	76 957	76 396	0.7	177 968	179 128	-0.6	(50 479)	-3.1	10.0	(32 974)	-2.2	2.3	53.1	2 625.4	2 449.9	7.2	28.6	29.7	-3.8
1554	Genesis Medical Scheme	8 399	9 992	-15.9	24 997	29 819	-16.2	9 037	10 102	-10.5	26 964	30 364	-11.2	17 518	10.2	-3.5	4 069	2.5	-0.3	330.5	4 293.0	2 813.0	52.6	67.3	51.7	30.2
1561	Gen-Health Medical Scheme	10 441	12 782	-18.3	25 481	29 214	-12.8	11 211	13 485	-16.9	26 329	31 976	-17.7	8 171	4.2	-1.6	20 435	9.1	-1.4	-60.0	3 794.3	2 392.4	58.6	51.9	34.2	51.6
1162	Global Health	22 067	23 453	-5.9	50 978	55 486	-8.1	22 553	24 063	-6.3	52 446	57 189	-8.3	(12 372)	-2.2	2.5	(27 048)	-4.8	1.9	-54.3	1 621.4	1 172.1	38.3	15.0	11.9	26.1
1466	Good Hope Medical Aid Society	3 597	3 810	-5.6	10 104	11 251	-10.2	3 892	3 673	6.0	10 991	11 126	-1.2	(2 066)	-5.5	0.4	(1 908)	-5.4	0.1	8.3	3 511.9	3 341.3	5.1	102.7	106.0	-3.1
1537	Hosmed Medical Aid Scheme	33 479	38 553	-13.2	112 887	137 873	-18.1	35 820	40 249	-11.0	124 034	144 236	-14.0	(4 731)	-0.6	0.9	(75 526)	-9.8	5.2	-93.7	851.3	692.7	22.9	13.5	13.0	4.4
1556	Humanity Medical Scheme	9 319	11 546	-19.3	25 623	33 600	-23.7	10 220	12 457	-18.0	28 755	36 323	-20.8	(52 998)	-22.3	10.5	(38 282)	-14.4	2.6	38.4	303.1	1 307.9	-76.8	3.7	17.9	-79.5
1577	Ingwe Health Plan	15 747	17 410	-9.6	27 929	30 560	-8.6	17 359	18 305	-5.2	29 618	31 617	-6.3	(8 448)	-5.1	1.7	(15 171)	-9.7	1.0	-44.3	740.9	832.3	-11.0	13.1	16.8	-21.9
1576	Liberty Medical Scheme	46 485	44 898	3.5	100 291	97 849	2.5	45 238	43 430	4.2	98 610	94 302	4.0	(7 919)	-0.9	1.6	(70 926)	-8.8	4.9	-88.8	1 947.7	1 837.0	6.0	21.0	21.5	-2.4
1536	Lifemed Medical Scheme	2 855	3 077	-7.2	7 247	8 005	-9.5	2 891	3 113	-7.1	7 394	8 122	-9.0	(7 458)	-8.1	1.5	(11 132)	-12.3	0.8	-33.0	3 267.1	3 546.8	-7.9	26.3	31.9	-17.5
1549	Medicover	56 064	54 393	3.1	146 347	144 978	0.9	55 276	50 626	9.2	145 569	135 694	7.3	(215 286)	-21.9	42.8	(140 867)	-16.2	9.7	52.8	2 576.8	3 812.9	-32.4	38.2	59.7	-36.0
1149	Medihelp	93 955	101 668	-7.6	179 555	194 979	-7.9	96 230	103 408	-6.9	183 711	197 506	-7.0	98 301	3.5	-19.6	(656)	-	-	15 083.4	4 524.2	3 306.0	36.9	30.0	24.5	22.6
1506	Medimed Medical Scheme	4 730	4 739	-0.2	12 555	12 591	-0.3	4 744	4 710	0.7	12 623	12 508	0.9	8 794	10.5	-1.7	5 793	7.5	-0.4	51.8	5 269.6	4 157.2	26.8	79.7	67.3	18.4
1140	Medshield Medical Scheme	71 896	76 637	-6.2	178 274	193 317	-7.8	72 865	73 481	-0.8	182 240	187 200	-2.6	(86 300)	-7.1	17.2	47 879	3.9	-3.3	-280.2	4 457.8	4 261.2	4.6	67.3	64.6	4.2
1021	Meridian Health	1 784	1 779	0.3	4 097	4 068	0.7	1 798	1 792	0.3	4 108	4 111	-0.1	(15 139)	-35.4	3.0	(11 957)	-28.6	0.8	26.6	11 766.9	13 405.4	-12.2	112.9	131.8	-14.4
1167	Momentum Health	73 690	64 452	14.3	164 268	145 199	13.1	70 341	61 661	14.1	157 671	139 415	13.1	(75 965)	-5.8	15.1	(81 437)	-7.6	5.6	-6.7	1 681.1	2 049.4	-18.0	20.2	26.7	-24.5
1087	Munimed	36 650	41 151	-10.9	90 796	103 793	-12.5	37 905	42 224	-10.2	94 440	107 065	-11.8	(16 825)	-1.6	3.3	(22 782)	-2.1	1.6	-26.1	1 798.8	1 427.4	26.0	15.9	14.0	13.6
1166	National Independent Medical Aid Society (NIMAS)	16 683	16 796	-0.7	38 030	38 617	-1.5	16 656	16 915	-1.5	38 074	39 034	-2.5	(12 604)	-3.8	2.5	7 831	2.5	-0.5	-260.9	1 936.2	1 809.2	7.0	22.4	22.6	-0.9
1560	Openplan Medical Scheme	12 379	16 228	-23.7	25 424	34 476	-26.3	14 284	15 953	-10.5	29 621	34 549	-14.3	(28 409)	-9.2	5.7	(67 370)	-22.2	4.6	-57.8	2 981.9	2 764.3	7.9	28.6	31.5	-9.1
1215	Oxygen Medical Scheme	82 305	89 959	-8.5	192 305	215 361	-10.7	84 762	92 342	-8.2	199 957	222 951	-10.3	(72 637)	-4.6	14.5	(80 613)	-5.2	5.5	-9.9	1 392.7	1 363.8	2.1	17.6	19.6	-10.4
1587	Pathfinder Medical Scheme	1 729	2 354	-26.6	2 630	4 140	-36.5	2 022	2 083	-2.9	3 070	3 602	-14.8	962	4.2	-0.2	(454)	-2.2	-	312.1	(264.6)	(527.1)	-49.8	-3.6	-9.4	-61.8
1546	Pharos Medical Plan	8 169	9 432	-13.4	19 410	22 825	-15.0	8 227	9 970	-17.5	19 717	24 240	-18.7	8 793	4.4	-1.7	13 057	5.8	-0.9	-32.7	905.6	255.0	255.2	9.0	2.8	228.2
1454	Pro Sano Medical Scheme	31 373	35 746	-12.2	76 085	92 708	-17.9	32 997	36 687	-10.1	81 558	95 968	-15.0	(59 835)	-8.3	11.9	(129 791)	-16.1	8.9	-53.9	3 574.7	3 186.5	12.2	40.4	37.9	6.6
1196	Protea Medical Aid Society	2 859	2 794	2.3	3 922	3 892	0.8	3 193	2 818	13.3	4 275	3 971	7.7	(4 814)	-13.3	1.0	(1 916)	-5.1	0.1	151.3	4 494.2	5 432.1	-17.3	53.2	57.2	-7.1
1170	Pure Health Medical Scheme	7 202	7 399	-2.7	17 262	18 293	-5.6	7 184	7 303	-1.6	17 238	17 907	-3.7	(20 108)	-9.9	4.0	(7 755)	-3.9	0.5	159.3	87.1	1 006.6	-91.3	0.7	9.1	-91.9
1586	Renaissance Health Medical Scheme	13 646	8 372	63.0	30 187	19 851	52.1	12 305	8 331	47.7	27 905	20 008	39.5	(44 400)	-23.0	8.8	(22 067)	-17.2	1.5	101.2	(1 553.3)	207.7	-7599.5	-22.5	0.3	-7051.2
1575	Resolution Health Medical Scheme	41 221	39 286	4.9	96 735	101 236	-4.4	40 214	37 571	7.0	96 332	98 049	-1.8	(7 584)	-1.3	1.5	(31 760)	-6.0	2.2	-76.1	1 051.6	978.2	7.5	17.0	18.2	-6.1
1446	Selfmed Medical Scheme	12 840	13 532	-5.1	28 679	30 731	-6.7	13 063	13 414	-2.6	29 395	30 782	-4.5	(32 774)	-12.4	6.5	(29 041)	-11.5	2.0	12.9	4 507.4	4 714.0	-4.4	50.1	57.5	-12.9
1486	Sizwe Medical Fund	60 956	55 152	10.5	156 950	146 217	7.3	59 527	55 785	6.7	153 582	144 423	6.3	(90 429)	-7.3	18.0	(12 793)	-1.1	0.9	606.9	3 423.0	3 905.6	-12.4	42.3	48.6	-12.9
1141	Spectramed	72 540	79 525	-8.8	175 997	202 798	-13.2	75 251	78 311	-3.9	186 429	203 168	-8.2	(86 779)	-5.6	17.3	(19 496)	-1.3	1.3	345.1	1 251.1	1 412.2	-11.4	15.1	19.2	-21.4
1464	Suremed Health	1 583	1 976	-19.9	3 772	4 864	-22.5	1 716	2 523	-32.0	4 156	6 428	-35.4	573	1.4	-0.1	2 521	4.6	-0.2	-77.3	5 212.6	2 825.4	84.5	53.9	33.3	62.0
1147	Telemed	28 008	25 647	9.2	61 691	58 181	6.0	26 739	25 747	3.9	60 069	59 945	0.2	(46 853)	-5.7	9.3	(49 699)	-6.8	3.4	-5.7	1 265.4	1 844.0	-31.4	9.3	15.2	-38.7
1592	Thebemed	5 294	5 426	-2.4	17 373	17 896	-2.9	5 286	5 391	-1.9	17 475	16 829	3.8	571	0.8	-0.1	787	1.2	-0.1	-27.5	339.3	289.9	17.0	8.1	7.4	8.9
14																										

Ref.	Name of medical scheme	Members			Beneficiaries			Average members			Average beneficiaries			Net healthcare result						Year-end reserve position			Solvency ratio			
		2007	2006	% change	2007	2006	% change	2007	2006	% change	2007	2006	% change	2007 R'000	% of GCI	% of net surplus/ (deficit)	2006 R'000	% of GCI	% of net surplus/ (deficit)	% change	pab 2007	pab 2006	% change	2007 %	2006 %	% change
Registered schemes: restricted																										
I005	AECI Medical Aid Society	7 942	7 999	-0.7	17 659	18 256	-3.3	7 972	7 908	0.8	17 975	18 121	-0.8	(12 963)	-6.4	2.6	(17 702)	-9.2	1.2	-26.8	8 840.7	6 491.0	36.2	78.0	61.1	27.7
I567	Afrox Medical Aid Society	3 199	2 879	11.1	7 725	7 079	9.1	3 096	2 842	8.9	7 549	7 063	6.9	(504)	-0.8	0.1	3 458	6.0	-0.2	-114.6	11 095.7	10 851.8	2.2	129.9	133.6	-2.8
I456	Alliance Midmed Medical Scheme	1 890	1 752	7.9	4 877	4 656	4.7	1 842	1 725	6.8	4 811	4 674	2.9	(561)	-1.2	0.1	237	0.5	-	-336.7	8 379.4	7 903.1	6.0	85.2	83.0	2.7
I534	Altron Medical Aid Scheme	6 198	6 339	-2.2	13 586	14 543	-6.6	6 248	6 250	-	14 041	14 414	-2.6	(2 518)	-1.6	0.5	(10 847)	-7.6	0.7	-76.8	3 486.2	3 073.0	13.4	31.7	31.0	2.0
I012	Anglo Medical Scheme	12 456	12 512	-0.4	29 897	30 923	-3.3	12 397	12 454	-0.5	30 074	31 095	-3.3	(13 810)	-3.9	2.7	(19 248)	-5.7	1.3	-28.3	52 977.0	39 754.4	33.3	447.6	367.2	21.9
I571	Anglovaal Group Medical Scheme	4 134	4 175	-1.0	8 648	9 095	-4.9	4 115	4 207	-2.2	8 726	9 157	-4.7	(1 971)	-2.0	0.4	(9 546)	-9.7	0.7	-79.3	12 618.2	11 246.8	12.2	110.1	104.3	5.6
I279	Bankmed	100 339	93 018	7.9	197 699	187 790	5.3	96 909	90 999	6.5	192 942	184 971	4.3	45 683	2.3	-9.1	14 853	0.8	-1.0	207.6	5 644.9	4 885.9	15.5	53.9	49.6	8.6
I507	Barloworld Medical Scheme	5 702	6 873	-17.0	12 236	15 150	-19.2	6 213	6 890	-9.8	13 505	15 261	-11.5	(10 019)	-5.4	2.0	(16 378)	-8.7	1.1	-38.8	7 344.8	6 751.5	8.8	54.0	54.6	-1.2
I557	BHP Billiton SA Medical Scheme	3 753	3 839	-2.2	8 210	8 672	-5.3	3 794	4 968	-23.6	8 436	11 461	-26.4	(32 239)	-42.7	6.4	(38 015)	-41.9	2.6	-15.2	8 485.1	7 253.1	17.0	94.8	91.5	3.6
I115	Biz Health Medical Scheme	851	930	-8.5	1 388	1 550	-10.5	876	962	-8.9	1 430	1 608	-11.1	(8 130)	-26.8	1.6	(5 470)	-16.4	0.4	48.6	5 567.9	9 040.5	-38.4	26.2	43.5	-39.7
I526	BMW Employees Medical Aid Society	2 396	2 500	-4.2	6 701	7 068	-5.2	2 421	2 498	-3.1	6 759	7 183	-5.9	(10 010)	-16.6	2.0	(4 301)	-7.1	0.3	132.7	8 900.0	8 825.8	0.8	99.6	104.4	-4.6
I237	BPSA Medical Scheme	2 501	2 532	-1.2	5 806	5 982	-2.9	2 508	2 549	-1.6	5 872	6 053	-3.0	(11 202)	-21.6	2.2	(13 231)	-26.7	0.9	-15.3	8 444.0	5 452.3	54.9	95.4	66.7	43.0
I590	Building & Construction Industry Medical Aid Fund	4 839	4 764	1.6	12 055	12 044	0.1	4 778	4 751	0.6	11 856	11 826	0.3	(48)	-0.1	-	101	0.3	-	-147.7	2 327.3	2 123.4	9.6	66.9	67.7	-1.2
I593	Built Environment Professional Associations Medical Scheme (BEPMED)	1 877	1 598	17.5	4 392	3 864	13.7	1 789	1 572	13.8	4 226	3 796	11.3	(1 886)	-4.6	0.4	(575)	-1.7	-	228.1	229.9	649.9	-64.6	2.4	7.2	-67.0
I158	Cawmed Medical Scheme	326	358	-8.9	432	469	-7.9	342	375	-8.9	450	492	-8.5	(9 185)	-165.4	1.8	(8 021)	-138.0	0.6	14.5	39 483.3	47 699.0	-17.2	320.1	403.8	-20.7
I043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	21 034	19 799	6.2	36 568	34 795	5.1	20 924	19 879	5.3	36 184	34 749	4.1	577	0.1	-0.1	2 392	0.6	-0.2	-75.9	4 782.3	4 444.9	7.6	41.7	40.7	2.5
I521	Clicks Group Medical Scheme	1 649	2 157	-23.6	3 486	4 597	-24.2	1 900	2 156	-11.9	4 033	4 637	-13.0	2 053	9.1	-0.4	(2 489)	-11.0	0.2	182.5	1 064.5	401.8	164.9	19.1	8.7	120.0
I570	CSIR Medical Scheme	-	2 315	-100.0	-	4 834	-100.0	2 167	2 492	-13.1	4 380	5 308	-17.5	(6 251)	-20.8	1.2	(3 801)	-7.5	0.3	64.4	-	2 792.6	-100.0	-	29.4	-100.0
I039	DCMed Medical Aid Fund	3 607	3 852	-6.4	9 527	10 007	-4.8	3 729	4 002	-6.8	9 779	10 377	-5.8	1 476	1.9	-0.3	5	-	-	27 988.8	5 718.5	4 633.2	23.4	71.0	58.6	21.0
I068	De Beers Benefit Society	8 383	9 195	-8.8	20 343	23 146	-12.1	8 704	9 495	-8.3	21 446	24 019	-10.7	(13 059)	-6.3	2.6	22 989	10.1	-1.6	-156.8	13 965.9	11 956.9	16.8	144.8	126.3	14.6
I484	Edcon Medical Aid Scheme	3 749	3 527	6.3	7 440	7 121	4.5	3 640	3 455	5.4	7 324	7 015	4.4	(876)	-1.3	0.2	(4 777)	-7.8	0.3	-81.7	4 128.2	4 016.1	2.8	45.3	46.0	-1.5
I513	Ellerines Holdings Medical Aid Society	-	6 988	-100.0	-	1 757	-100.0	-	6 78	-100.0	-	1 724	-100.0	-	-	-	(2 544)	-16.6	0.2	100.0	-	7 208.4	-100.0	-	81.0	-100.0
I572	Engen Medical Benefit Fund	3 220	3 076	4.7	7 795	7 603	2.5	3 159	3 049	3.6	7 695	7 602	1.2	(2 944)	-3.4	0.6	(1 888)	-2.4	0.1	55.9	6 831.5	6 712.4	1.8	60.4	65.3	-7.4
I585	Eyethumed Medical Scheme	4 113	4 544	-9.5	8 468	9 462	-10.5	4 250	4 633	-8.3	8 817	9 667	-8.8	(5 016)	-15.0	1.0	(1 158)	-3.4	0.1	333.0	3 112.5	2 815.5	10.5	82.3	80.1	2.8
I271	Fishing Industry Medical Scheme (Fishmed)	1 036	1 197	-13.5	2 582	3 051	-15.4	1 105	1 227	-9.9	2 771	3 121	-11.2	109	2.8	-	589	14.3	-	-81.4	2 005.9	1 596.2	25.7	141.1	120.7	16.9
I086	Food Workers Medical Benefit Fund	12 048	11 124	8.3	17 589	15 348	14.6	11 744	7 720	52.1	17 181	12 326	39.4	2 744	21.0	-0.5	2 915	23.9	-0.2	-5.9	2 656.1	2 697.2	-1.5	349.7	272.3	28.4
I578	Foschini Group Medical Aid Scheme	2 272	2 207	2.9	4 657	4 564	2.0	2 247	2 220	1.2	4 616	4 552	1.4	(1 421)	-3.6	0.3	(727)	-1.9	-	95.7	7 905.7	7 799.1	1.4	92.4	94.2	-2.0
I270	Golden Arrow Employees Medical Benefit Fund	2 293	2 310	-0.7	5 830	6 006	-2.9	2 317	2 306	0.5	5 975	6 023	-0.8	(10 696)	-75.3	2.1	(7 676)	-56.7	0.5	39.3	3 266.6	2 759.1	18.4	137.5	122.8	11.9
I598	Government Employees Medical Scheme (GEMS)	197 082	44 602	341.9	539 874	121 023	346.1	133 578	13 352	900.4	364 020	34 289	961.6	120 466	4.7	-24.0	49	-	-	244 148.6	589.1	-	NC	8.4	36.6	-77.1
I523	Grintek Electronics Medical Aid Scheme	1 162	1 154	0.7	2 930	2 928	0.1	1 153	1 089	5.9	2 929	2 788	5.1	(502)	-2.0	0.1	(3 220)	-14.2	0.2	-84.4	10 295.3	9 972.6	3.2	117.6	122.6	-4.1
I487	Holcim South Africa Medical Scheme	1 363	1 292	5.5	3 125	3 013	3.7	1 340	1 279	4.7	3 084	2 996	2.9	101	0.3	-	(746)	-2.1	0.1	113.5	7 090.6	6 371.8	11.3	54.3	52.9	2.7
I111	IBM (SA) Medical Aid Society	2 094	2 115	-1.0	4 880	5 056	-3.5	2 144	1 972	8.7	5 018	4 751	5.6	1 888	4.0	-0.4	652	1.6	-	189.7	2 891.1	2 316.9	24.8	30.8	26.2	17.5
I591	Impala Medical Plan	6 329	5 842	8.3	14 145	13 312	6.3	5 941	5 369	10.7	13 437	12 470	7.8	276	0.8	-0.1	184	0.7	-	49.6	6 069.9	5 712.2	6.3	24.7	25.8	-4.5
I559	Imperial Group Medical Scheme	6 340	6 130	3.4	15 466	15 043	2.8	6 264	5 878	6.6	15 264	14 426	5.8	3 265	2.3	-0.6	8 533	6.5	-0.6	-61.7	10 180.4	7 401.1	37.6	107.9	81.2	32.9
I121	Klerksdorp Medical Benefit Society (KDM)	NC	NC	-	NC	NC	-	NC	2 905	-100.0	-	5 991	-100.0	-	-	-	(12 493)	-101.5	0.9	100.0	NC	NC	-	NC	-	NC
I145	LA-Health Medical Scheme	21 367	19 258	11.0	43 755	38 992	12.2	21 131	19 053	10.9	43 548	38 681	12.6	20 291	3.6	-4.0	(17 924)	-3.6	1.2	213.2	4 257.8	3 522.7	20.9	32.7	27.0	21.0
I197	Libcare Medical Scheme	4 979	4 589	8.5	11 475	10 819	6.1	4 755	4 652	2.2	11 069	11 094	-0.2	(21 556)	-19.0	4.3	(7 558)	-7.0	0.5	185.2	11 076.8	11 600.4	-4.5	108.2	119.4	-9.4
I599	Lonmin Medical Scheme	20 314	20 380	-0.3	20 599	20 459	0.7	20 344	19 353	5.1	20 539	19 377	6.0	(5 939)	-7.1	1.2	9 892	12.8	-0.7	-160.0	278.2	542.1	-48.7	6.8	13.6	-49.8
I547	Malcor Medical Scheme	4 015	3 951	1.6	9 297	9 232	0.7	3 931	3 929	0.1	9 219	9 243	-0.3	186	0.2	-	(3 930)	-3.9	0.3	104.7	3 445.4	2 830.6	21.7	27.1	25.9	4.7
I042	Mascom Medical Scheme	758	791	-4.2	1 203	1 259	-4.4	775	810	-4.3	1 243	1 294	-4.0	(7 098)	-33.4	1.4	(4 663)	-20.6	0.3	52.2	9 497.0	12 877.8	-26.3	55.6	73.6	-24.5
I495	Massmart Health Plan	1 731	1 708	1.3	3 819	3 808	0.3	1 691	1 654	2.3	3 752	3 685	1.8	1 229	2.7	-0.2	2 454	5.8	-0.2	-49.9	10 657.4	8 868.6	20.2	87.1	77.7	12.1
I588	MEDCOR	29 168	33 407	-12.7	80 501	92 136	-12.6	31 164	34 673	-10.1	86 217	94 844	-9.1	(25 346)	-3.9	5.0	(41 690									



Ref.	Name of medical scheme	Members			Beneficiaries			Average members			Average beneficiaries			Net healthcare result						Year-end reserve position			Solvency ratio			
		2007	2006	% change	2007	2006	% change	2007	2006	% change	2007	2006	% change	2007 R'000	% of GCI	% of net surplus/ (deficit)	2006 R'000	% of GCI	% of net surplus/ (deficit)	% change	pab 2007	pab 2006	% change	2007 %	2006 %	% change
I208	Mutual & Federal Medical Aid Fund	-	3 101	-100.0	-	5 887	-100.0	3 055	3 129	-2.3	5 717	6 014	-4.9	(3 474)	-11.6	0.7	2 702	4.6	-0.2	-228.6	NC	6 829.0	-	-	69.2	-100.0
I154	Nampak SA Medical Scheme	5 134	5 151	-0.3	12 835	13 259	-3.2	5 147	5 197	-1.0	13 073	13 468	-2.9	157	0.1	-	5 094	3.8	-0.3	-96.9	7 555.0	7 046.1	7.2	72.0	71.0	1.4
I241	Naspers Medical Fund	6 730	6 340	6.2	13 373	12 791	4.6	6 663	6 060	9.9	13 317	12 339	7.9	(10 218)	-7.6	2.0	2 121	1.8	-0.1	-581.8	7 583.8	8 327.4	-8.9	74.9	86.6	-13.6
I469	Nedgroup Medical Aid Scheme	24 456	19 713	24.1	49 042	41 418	18.4	22 232	19 066	16.6	45 326	40 763	11.2	(25 108)	-6.5	5.0	(19 517)	-6.0	1.3	28.6	4 442.5	3 273.2	35.7	52.2	41.3	26.4
I584	Netcare Medical Scheme	13 593	12 307	10.4	31 136	28 114	10.7	13 256	11 618	14.1	30 246	26 729	13.2	24 677	7.7	-4.9	13 003	5.0	-0.9	89.8	5 735.2	4 706.2	21.9	53.9	48.7	10.6
I214	Old Mutual Staff Medical Aid Scheme	14 373	14 401	-0.2	31 275	32 065	-2.5	14 618	14 261	2.5	32 047	32 188	-0.4	(26 080)	-10.3	5.2	6 260	2.6	-0.4	-516.6	4 603.1	4 727.8	-2.6	58.4	64.0	-8.7
I441	Parmed Medical Aid Scheme	2 087	2 110	-1.1	5 387	5 532	-2.6	2 089	2 104	-0.7	5 451	5 568	-2.1	2 882	2.8	-0.6	(6 846)	-7.3	0.5	142.1	10 765.0	8 852.0	21.6	56.6	52.4	7.9
I515	PG Bison Medical Aid Society	785	714	9.9	1 801	1 680	7.2	747	717	4.2	1 731	1 689	2.5	2 823	13.0	-0.6	1 730	8.9	-0.1	63.1	11 551.3	9 232.1	25.1	92.3	80.5	14.6
I186	PG Group Medical Scheme	1 187	1 092	8.7	2 513	2 322	8.2	1 139	1 055	7.9	2 401	2 267	5.9	(506)	-1.5	0.1	2 651	8.5	-0.2	-119.1	16 118.8	16 178.2	-0.4	116.2	117.6	-1.2
I563	Pick n Pay Medical Scheme	6 858	6 275	9.3	14 470	13 496	7.2	6 557	6 130	7.0	13 874	13 243	4.8	2 973	2.3	-0.6	4 181	3.6	-0.3	-28.9	8 090.3	7 556.8	7.1	86.4	87.0	-0.7
I583	Platinum Health	28 778	25 983	10.8	48 780	44 582	9.4	27 115	21 766	24.6	46 116	39 940	15.5	(30 263)	-13.1	6.0	(3 092)	-1.6	0.2	878.9	2 429.7	2 398.9	1.3	48.7	49.1	-0.8
I194	Profmed	23 705	23 958	-1.1	61 906	62 599	-1.1	23 790	24 154	-1.5	62 015	62 985	-1.5	(20 126)	-3.8	4.0	14 503	3.0	-1.0	-238.8	4 796.9	4 063.7	18.0	56.5	52.2	8.2
I516	Quantum Medical Aid Society	7 158	7 541	-5.1	15 034	16 162	-7.0	7 218	7 588	-4.9	15 270	16 323	-6.5	(5 314)	-5.0	1.1	(772)	-0.7	0.1	588.7	9 141.4	7 984.7	14.5	131.7	121.2	8.7
I201	Rand Water Medical Scheme	2 773	2 819	-1.6	6 819	6 923	-1.5	2 804	2 732	2.6	6 885	6 633	3.8	6 379	8.6	-1.3	2 053	3.0	-0.1	210.7	11 547.1	9 951.1	16.0	107.2	96.0	11.7
I430	Remedi Medical Aid Scheme	14 047	13 288	5.7	32 732	31 446	4.1	13 676	12 960	5.5	32 070	30 830	4.0	4 474	1.3	-0.9	(6 369)	-2.2	0.4	170.2	5 778.0	5 426.6	6.5	54.3	56.8	-4.4
I176	Retail Medical Scheme	5 094	4 436	14.8	10 233	9 358	9.4	4 809	4 367	10.1	9 862	9 303	6.0	8 654	9.7	-1.7	8 246	9.9	-0.6	4.9	7 936.6	6 930.8	14.5	87.8	77.1	13.9
I013	Rhodes University Medical Scheme	936	930	0.6	1 998	1 928	0.8	949	934	1.5	2 029	1 975	2.7	1 574	8.6	-0.3	1 664	9.6	-0.1	-5.4	8 713.8	7 361.3	18.4	96.6	83.8	15.2
I209	SA Breweries Medical Aid Society	8 538	8 107	5.3	19 956	19 385	2.9	8 394	7 862	6.8	19 824	19 093	3.8	11 183	6.3	-2.2	7 978	5.0	-0.5	40.2	8 048.0	7 059.6	14.0	89.5	84.4	6.0
I424	SABC Medical Aid Scheme	4 296	4 148	3.6	9 442	9 286	1.7	4 239	3 995	6.1	9 398	9 021	4.2	2 819	2.4	-0.6	(3 278)	-3.2	0.2	186.0	7 052.3	6 314.8	11.7	55.5	54.9	1.2
I038	SAMWUMED	23 623	19 412	21.7	60 677	52 314	16.0	22 051	18 407	19.8	57 691	50 056	15.3	(15 409)	-6.1	3.1	(2 058)	-1.1	0.1	648.9	3 784.6	4 274.5	-11.5	85.8	110.3	-22.2
I527	Sappi Medical Aid Scheme	4 088	4 044	1.1	9 633	9 723	-0.9	4 038	4 040	-	9 612	9 788	-1.8	(2 515)	-2.2	0.5	1 588	1.5	-0.1	-258.4	5 371.1	4 903.4	9.5	45.7	45.3	0.8
I234	Sasolmed	23 310	21 933	6.3	63 298	60 945	3.9	22 834	21 278	7.3	62 375	59 884	4.2	(6 221)	-1.0	1.2	(33 958)	-6.4	2.3	-81.7	4 593.8	4 232.0	8.5	44.5	47.6	-6.6
I531	Sedmed	875	569	53.8	2 084	1 591	31.0	875	578	51.5	2 080	1 616	28.7	1 984	12.6	-0.4	1 087	10.3	-0.1	82.5	3 704.0	2 894.0	28.0	49.0	44.5	10.3
I243	Siemens Medical Scheme	2 910	2 717	7.1	6 629	6 209	6.8	2 856	2 763	3.4	6 515	6 308	3.3	(2 190)	-2.7	0.4	1 217	1.6	-0.1	-280.0	8 872.4	7 982.5	11.1	71.0	64.8	9.4
I580	South African Police Service Medical Scheme (POLMED)	152 851	147 848	3.4	442 984	427 711	3.6	152 053	145 695	4.4	438 687	418 681	4.8	(103 910)	-3.1	20.7	(203 658)	-6.9	14.0	-49.0	2 790.8	2 809.4	-0.7	36.6	39.6	-7.4
I254	Stocksmed	887	790	12.3	1 944	1 727	12.6	835	756	10.5	1 834	1 646	11.4	(2 477)	-11.4	0.5	(763)	-4.2	0.1	224.7	15 122.9	16 679.5	-9.3	128.1	152.8	-16.2
I544	Tiger Brands Medical Scheme	5 373	5 439	-1.2	12 450	12 714	-2.1	5 472	5 499	-0.5	12 718	12 888	-1.3	(13 233)	-9.8	2.6	(11 764)	-9.2	0.8	12.5	6 686.3	6 929.7	-3.5	63.1	69.9	-9.8
I582	Transmed Medical Fund	76 788	77 439	-0.8	156 320	160 841	-2.8	77 002	77 858	-1.1	157 969	162 117	-2.6	(200 998)	-16.3	40.0	(228 373)	-19.3	15.7	-12.0	3 902.7	4 450.1	-12.3	49.9	61.1	-18.3
I579	Tsogo Sun Group Medical Scheme	2 810	2 631	6.8	5 967	5 650	5.6	2 738	2 587	5.8	5 820	5 550	4.9	278	0.5	-0.1	(721)	-1.5	-	138.6	6 564.9	6 180.0	6.2	72.9	73.0	-0.1
I434	Umed	8 391	8 667	-3.2	20 272	21 468	-5.6	8 464	8 933	-5.3	20 609	22 386	-7.9	(28 408)	-12.7	5.7	(34 708)	-15.7	2.4	-18.2	6 103.7	6 240.9	-2.2	56.0	63.1	-11.2
I597	Umvuzo Health Medical Scheme	12 276	10 923	12.4	26 868	24 313	10.5	12 125	9 618	26.1	26 600	21 780	22.1	1 444	1.3	-0.3	2 006	2.4	-0.1	-28.0	393.4	350.0	12.4	9.5	9.2	3.0
I520	University of KwaZulu-Natal Medical Scheme	3 459	3 375	2.5	7 398	7 289	1.5	3 427	3 323	3.1	7 348	7 177	2.4	(1 621)	-2.3	0.3	1 767	2.7	-0.1	-191.8	7 058.4	5 742.7	22.9	72.1	63.3	13.8
I282	University of the Witwatersrand Staff Medical Aid Scheme	2 868	2 874	-0.2	6 248	6 362	-1.8	2 868	2 915	-1.6	6 291	6 446	-2.4	(7 134)	-9.8	1.4	(7 500)	-11.5	0.5	-4.9	7 902.4	7 660.1	3.2	68.3	75.9	-10.0
I291	Witbank Coalfields Medical Aid Scheme	6 899	6 377	8.2	17 635	16 753	5.3	6 655	6 252	6.5	17 145	16 520	3.8	8 800	4.7	-1.8	2 820	1.7	-0.2	212.0	12 519.7	11 212.4	11.7	115.1	110.2	4.4
I293	Wooltru Healthcare Fund	8 805	8 335	5.6	18 505	17 717	4.4	8 604	8 080	6.5	18 217	17 373	4.9	(7 978)	-5.7	1.6	(3 291)	-2.6	0.2	142.4	7 670.3	7 460.7	2.8	100.0	103.5	-3.3
I253	Xstrata Medical Aid Scheme	6 687	5 590	19.6	19 123	15 804	21.0	6 131	5 085	20.6	17 553	14 587	20.3	3 137	3.0	-0.6	2 696	3.1	-0.2	16.4	3 310.6	3 476.0	-4.8	55.9	59.2	-5.6
Sub-total: registered restricted schemes		1 063 941	886 103	20.1	2 526 723	2 076 905	21.7	994 712	841 320	18.2	2 347 280	1 973 346	18.9	(489 443)	-2.5	49.3	(690 518)	-4.4	32.2	-29.1	4 915.2	5 184.6	-5.2	58.9	64.7	-8.9
Total registered schemes		3 178 927	2 985 350	6.5	7 478 040	7 127 343	4.9	3 092 952	2 913 497	6.2	7 314 009	6 981 724	4.8	(991 959)	-1.5	100.0	(2 146 263)	-3.7	100.0	-53.8	3 343.2	3 124.1	7.0	37.8	37.9	-0.2

Notes

- pab = per average beneficiary
 - GCI = Gross Contribution Income
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- The scheme liquidated in 2007. No figures were submitted at the time of finalising the Annual Report.
 - The audited figures for Clicks Group Medical Scheme were not submitted at the time of finalising the Annual Report.
 - Ellerines Holdings Medical Aid Society was liquidated with effect from 1 July 2007.
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- The following schemes amalgamated in 2006 and 2007:
 - CSIR Medical Scheme amalgamated with Bestmed Medical Scheme with effect from 1 September 2007.
 - Mutual & Federal Medical Aid Fund amalgamated with Nedgroup Medical Aid Scheme with effect from 1 July 2007.
 - Medical Expenses Distribution Society (MEDS) amalgamated with Oxygen Medical Scheme with effect from 1 January 2006.
 - The members of Protector Health were transferred to Bonitas Medical Fund with effect from 1 January 2006. The amalgamation was approved on 3 October 2006.
 - Klerksdorp Medical Benefit Society (KDM) amalgamated with Medicover with effect from 1 July 2006.
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- The scheme was registered in 2007. The solvency ratio is not directly comparable to the rest of the industry.

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Gross Contribution Income (GCI)			Solvency ratio		
		Average 2007	Average 2006	% growth	Average 2007	Average 2006	% growth	2007 R'000	2006 R'000	% growth	2007 pabpm	2006 pabpm	% growth	2007 %	2006 %	% growth
Registered schemes: open																
I252	Bestmed Medical Scheme	33 784	32 720	3.3	87 316	86 993	0.4	792 617	729 689	8.6	756.5	699.0	8.2	49.1	46.9	4.5
I512	Bonitas Medical Fund	227 127	222 767	2.0	567 375	570 486	-0.5	4 531 152	4 084 479	10.9	665.5	596.6	11.5	48.2	49.0	-1.7
I034	Cape Medical Plan	6 642	6 061	9.6	14 917	13 394	11.4	95 773	81 514	17.5	535.0	507.1	5.5	142.4	161.0	-11.5
I048	CIMAS Wellness Medical Aid Scheme	1 547	1 529	1.2	3 243	3 261	-0.5	42 001	36 699	14.4	1079.2	938.0	15.1	246.3	282.7	-12.9
I552	Community Medical Aid Scheme (COMMED)	9 411	10 229	-8.0	24 815	27 865	-10.9	198 321	211 439	-6.2	666.0	632.3	5.3	57.5	62.2	-7.6
I491	Compicare Medical Scheme	10 904	10 646	2.4	26 050	25 777	1.1	265 429	246 477	7.7	849.1	796.8	6.6	28.3	38.3	-26.2
I125	Discovery Health Medical Scheme	819 958	782 050	4.8	1 886 448	1 823 772	3.4	18 468 378	16 619 189	11.1	815.8	759.4	7.4	23.0	18.1	27.1
I202	Fedhealth Medical Scheme	76 957	76 396	0.7	177 968	179 128	-0.6	1 636 258	1 477 661	10.7	766.2	687.4	11.5	28.6	29.7	-3.8
I554	Genesis Medical Scheme	9 037	10 102	-10.5	26 964	30 364	-11.2	171 930	165 227	4.1	531.4	453.5	17.2	67.3	51.7	30.2
I561	Gen-Health Medical Scheme	11 211	13 485	-16.9	26 329	31 976	-17.7	192 627	223 681	-13.9	609.7	582.9	4.6	51.9	34.2	51.6
I162	Global Health	22 553	24 063	-6.3	52 446	57 189	-8.3	567 593	564 196	0.6	901.9	822.1	9.7	15.0	11.9	26.1
I466	Good Hope Medical Aid Society	3 892	3 673	6.0	10 991	11 126	-1.2	37 601	35 080	7.2	285.1	262.8	8.5	102.7	106.0	-3.1
I537	Hosmed Medical Aid Scheme	35 820	40 249	-11.0	124 034	144 236	-14.0	780 675	771 197	1.2	524.5	445.6	17.7	13.5	13.0	4.4
I556	Humanity Medical Scheme	10 220	12 457	-18.0	28 755	36 323	-20.8	237 261	265 163	-10.5	687.6	608.4	13.0	3.7	17.9	-79.5
I577	Ingwe Health Plan	17 359	18 305	-5.2	29 618	31 617	-6.3	166 995	156 509	6.7	469.9	412.5	13.9	13.1	16.8	-21.9
I576	Liberty Medical Scheme	45 238	43 430	4.2	98 061	94 302	4.0	910 186	806 311	12.9	773.5	712.5	8.6	21.0	21.5	-2.4
I536	Lifemed Medical Scheme	2 891	3 113	-7.1	7 394	8 122	-9.0	91 774	90 273	1.7	1034.4	926.2	11.7	26.3	31.9	-17.5
I549	Medicover	55 276	50 626	9.2	145 569	135 694	7.3	981 523	866 951	13.2	561.9	532.4	5.5	38.2	59.7	-36.0
I149	Medihelp	96 230	103 408	-6.9	183 711	197 506	-7.0	2 771 671	2 668 690	3.9	1257.3	1126.0	11.7	30.0	24.5	22.6
I506	Medimed Medical Scheme	4 744	4 710	0.7	12 623	12 508	0.9	83 509	77 278	8.1	551.3	514.9	7.1	79.7	67.3	18.4
I140	Medshield Medical Scheme	72 865	73 481	-0.8	182 240	187 200	-2.6	1 207 873	1 235 343	-2.2	552.3	549.9	0.4	67.3	64.6	4.2
I021	Meridian Health	1 798	1 792	0.3	4 108	4 111	-0.1	42 817	41 803	2.4	868.5	847.4	2.5	112.9	131.8	-14.4
I167	Momentum Health	70 341	61 661	14.1	157 671	139 415	13.1	1 315 033	1 070 622	22.8	695.0	640.0	8.6	20.2	26.7	-24.5
I087	Munimed	37 905	42 224	-10.2	94 440	107 065	-11.8	1 065 701	1 089 102	-2.1	940.4	847.7	10.9	15.9	14.0	13.6
I166	National Independent Medical Aid Society (NIMAS)	16 656	16 915	-1.5	38 074	39 034	-2.5	328 677	312 016	5.3	719.4	666.1	8.0	22.4	22.6	-0.9
I560	Openplan Medical Scheme	14 284	15 953	-10.5	29 621	34 549	-14.3	308 369	303 241	1.7	867.6	731.4	18.6	28.6	31.5	-9.1
I215	Oxygen Medical Scheme	84 762	92 342	-8.2	199 957	222 951	-10.3	1 584 964	1 550 213	2.2	660.5	579.4	14.0	17.6	19.6	-10.4
I587	Pathfinder Medical Scheme	2 022	2 083	-2.9	3 070	3 602	-14.8	22 654	20 220	12.0	615.0	467.8	31.5	-3.6	-9.4	-61.8
I546	Pharos Medical Plan	8 227	9 970	-17.5	19 717	24 240	-18.7	197 839	224 645	-11.9	836.1	772.3	8.3	9.0	2.8	228.2
I454	Pro Sano Medical Scheme	32 997	36 687	-10.1	81 558	95 968	-15.0	721 675	807 205	-10.6	737.4	700.9	5.2	40.4	37.9	6.6
I196	Protea Medical Aid Society	3 193	2 818	13.3	4 275	3 971	7.7	36 150	37 693	-4.1	704.7	791.1	-10.9	53.2	57.2	-7.1
I170	Pure Health Medical Scheme	7 184	7 303	-1.6	17 238	17 907	-3.7	203 711	197 685	3.0	984.8	919.9	7.0	0.7	9.1	-91.9
I586	Renaissance Health Medical Scheme	12 305	8 331	47.7	27 905	20 008	39.5	192 666	128 033	50.5	575.4	533.2	7.9	-22.5	0.3	-7051.2
I575	Resolution Health Medical Scheme	40 214	37 571	7.0	96 332	98 049	-1.8	594 626	528 377	12.5	514.4	449.1	14.5	17.0	18.2	-6.1
I446	Selfmed Medical Scheme	13 063	13 414	-2.6	29 395	30 782	-4.5	264 588	252 527	4.8	750.1	683.6	9.7	50.1	57.5	-12.9
I486	Sizwe Medical Fund	59 527	55 785	6.7	153 582	144 423	6.3	1 243 501	1 161 768	7.0	674.7	670.4	0.7	42.3	48.6	-12.9
I141	Spectramed	75 251	78 311	-3.9	186 429	203 168	-8.2	1 547 065	1 496 289	3.4	691.5	613.7	12.7	15.1	19.2	-21.4
I464	Suremed Health	1 716	2 523	-32.0	4 156	6 428	-35.4	40 167	54 544	-26.4	805.4	707.1	13.9	53.9	33.3	62.0
I147	Telemed	26 739	25 747	3.9	60 069	59 945	0.2	817 961	729 612	12.1	1134.8	1014.3	11.9	9.3	15.2	-38.7
I592	Thebemed	5 286	5 391	-1.9	17 475	16 829	3.8	73 086	65 516	11.6	348.5	324.4	7.4	8.1	7.4	8.9
I422	Topmed Medical Scheme	11 104	11 856	-6.3	24 789	27 095	-8.5	249 086	266 331	-6.5	837.3	819.1	2.2	47.2	48.3	-2.3
Sub-total: registered open schemes		2 098 240	2 072 177	1.3	4 966 729	5 008 377	-0.8	45 081 485	41 750 486	8.0	756.4	694.7	8.9	28.6	27.7	3.3

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Gross Contribution Income (GCI)			Solvency ratio		
		Average 2007	Average 2006	% growth	Average 2007	Average 2006	% growth	2007 R'000	2006 R'000	% growth	2007 pabpm	2006 pabpm	% growth	2007 %	2006 %	% growth
Registered schemes: restricted																
I005	AECI Medical Aid Society	7 972	7 908	0.8	17 975	18 121	-0.8	203 752	192 607	5.8	944.6	885.7	6.6	78.0	61.1	27.7
I567	Afrox Medical Aid Society	3 096	2 842	8.9	7 549	7 063	6.9	64 466	57 359	12.4	711.7	676.8	5.2	129.9	133.6	-2.8
I456	Alliance Midmed Medical Scheme	1 842	1 725	6.8	4 811	4 674	2.9	47 314	44 522	6.3	819.5	793.8	3.2	85.2	83.0	2.7
I534	Altron Medical Aid Scheme	6 248	6 250	-	14 041	14 414	-2.6	154 635	142 736	8.3	917.7	825.2	11.2	31.7	31.0	2.0
I012	Anglo Medical Scheme	12 397	12 454	-0.5	30 074	31 095	-3.3	355 927	336 647	5.7	986.2	902.2	9.3	447.6	367.2	21.9
I571	Anglovaal Group Medical Scheme	4 115	4 207	-2.2	8 726	9 157	-4.7	99 980	98 712	1.3	954.8	898.3	6.3	110.1	104.3	5.6
I279	Bankmed	96 909	90 999	6.5	192 942	184 971	4.3	2 022 240	1 822 170	11.0	873.4	820.9	6.4	53.9	49.6	8.6
I507	Barloworld Medical Scheme	6 213	6 890	-9.8	13 505	15 261	-11.5	183 855	188 684	-2.6	1134.5	1030.3	10.1	54.0	54.6	-1.2
I557	BHP Billiton SA Medical Scheme	3 794	4 968	-23.6	8 436	11 461	-26.4	75 479	90 811	-16.9	745.6	660.3	12.9	94.8	91.5	3.6
I115	Biz Health Medical Scheme	876	962	-8.9	1 430	1 608	-11.1	30 359	33 422	-9.2	1769.0	1732.2	2.1	26.2	43.5	-39.7
I526	BMW Employees Medical Aid Society	2 421	2 498	-3.1	6 759	7 183	-5.9	60 375	60 695	-0.5	744.3	704.2	5.7	99.6	104.4	-4.6
I237	BPSA Medical Scheme	2 508	2 549	-1.6	5 872	6 053	-3.0	51 977	49 481	5.0	737.7	681.3	8.3	95.4	66.7	43.0
I590	Building & Construction Industry Medical Aid Fund	4 778	4 751	0.6	11 856	11 826	0.3	41 264	37 118	11.2	290.0	261.6	10.9	66.9	67.7	-1.2
I593	Built Environment Professional Associations Medical Scheme (BEPMED)	1 789	1 572	13.8	4 226	3 796	11.3	40 914	34 225	19.5	806.8	751.4	7.4	2.4	7.2	-67.0
I158	Cawmed Medical Scheme	342	375	-8.9	450	492	-8.5	5 554	5 812	-4.4	1027.9	984.3	4.4	320.1	403.8	-20.7
I043	Chartered Accountants (SA) Medical Aid Fund (CAMAFA)	20 924	19 879	5.3	36 184	34 749	4.1	414 874	379 482	9.3	955.5	910.1	5.0	41.7	40.7	2.5
I521	Clicks Group Medical Scheme	1 900	2 156	-11.9	4 033	4 637	-13.0	22 491	21 472	4.7	464.7	385.9	20.4	19.1	8.7	120.0
I570	CSIR Medical Scheme	2 167	2 492	-13.1	4 380	5 308	-17.5	30 075	50 430	-40.4	858.4	791.7	8.4	-	29.4	-100.0
I039	DCMed Medical Aid Fund	3 729	4 002	-6.8	9 779	10 377	-5.8	78 805	81 974	-3.9	671.5	658.3	2.0	71.0	58.6	21.0
I068	De Beers Benefit Society	8 704	9 495	-8.3	21 446	24 019	-10.7	206 876	227 354	-9.0	803.9	788.8	1.9	144.8	126.3	14.6
I484	Edcon Medical Aid Scheme	3 640	3 455	5.4	7 324	7 015	4.4	66 687	61 219	8.9	758.8	727.2	4.3	45.3	46.0	-1.5
I513	Ellerines Holdings Medical Aid Society	-	678	-100.0	-	1 724	-100.0	-	15 345	-100.0	-	741.8	-100.0	-	81.0	-100.0
I572	Engen Medical Benefit Fund	3 159	3 049	3.6	7 695	7 602	1.2	87 002	78 183	11.3	942.2	857.0	9.9	60.4	65.3	-7.4
I585	Eythumed Medical Scheme	4 250	4 633	-8.3	8 817	9 667	-8.8	33 330	33 966	-1.9	315.0	292.8	7.6	82.3	80.1	2.8
I271	Fishing Industry Medical Scheme (Fishmed)	1 105	1 227	-9.9	2 771	3 121	-11.2	3 939	4 129	-4.6	118.5	110.2	7.5	141.1	120.7	16.9
I086	Food Workers Medical Benefit Fund	11 744	7 720	52.1	17 181	12 326	39.4	13 049	12 210	6.9	63.3	82.6	-23.3	349.7	272.3	28.4
I578	Foschini Group Medical Aid Scheme	2 247	2 220	1.2	4 616	4 552	1.4	39 519	37 682	4.9	713.4	689.9	3.4	92.4	94.2	-2.0
I270	Golden Arrow Employees Medical Benefit Fund	2 317	2 306	0.5	5 975	6 023	-0.8	14 196	13 529	4.9	198.0	187.2	5.8	137.5	122.8	11.9
I598	Government Employees Medical Scheme (GEMS)	133 578	13	900.4	364 020	34 289	961.6	2 557 139	223 576	1043.7	585.4	543.4	7.7	8.4	36.6	-77.1
I523	Grintek Electronics Medical Aid Scheme	1 153	1 089	5.9	2 929	2 788	5.1	25 640	22 678	13.1	729.4	677.9	7.6	117.6	122.6	-4.1
I487	Holcim South Africa Medical Scheme	1 340	1 279	4.7	3 084	2 996	2.9	40 255	36 104	11.5	1087.7	1004.1	8.3	54.3	52.9	2.7
I111	IBM (SA) Medical Aid Society	2 144	1 972	8.7	5 018	4 751	5.6	47 031	41 943	12.1	781.1	735.7	6.2	30.8	26.2	17.5
I591	Impala Medical Plan	5 941	5 369	10.7	13 437	12 470	7.8	33 053	27 563	19.9	205.0	184.2	11.3	24.7	25.8	-4.5
I559	Imperial Group Medical Scheme	6 264	5 878	6.6	15 264	14 426	5.8	144 035	131 528	9.5	786.3	759.8	3.5	107.9	81.2	32.9
I121	Klerksdorp Medical Benefit Society (KDM)	NC	2 905	-	NC	5 991	-	NC	12 305	-	NC	342.3	-	NC	-	-
I145	LA-Health Medical Scheme	21 131	19 053	10.9	43 548	38 681	12.6	566 715	503 862	12.5	1084.5	1085.5	-0.1	32.7	27.0	21.0
I197	Libcare Medical Scheme	4 755	4 652	2.2	11 069	11 094	-0.2	113 295	107 759	5.1	853.0	809.4	5.4	108.2	119.4	-9.4
I599	Lonmin Medical Scheme	20 344	19	5.1	20 539	19	6.0	83 497	77 050	8.4	338.8	331.4	2.2	6.8	13.6	-49.8
I547	Malcor Medical Scheme	3 931	3 929	0.1	9 219	9 243	-0.3	117 101	100 993	15.9	1058.5	910.6	16.2	27.1	25.9	4.7

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Gross Contribution Income (GCI)			Solvency ratio		
		Average 2007	Average 2006	% growth	Average 2007	Average 2006	% growth	2007 R'000	2006 R'000	% growth	2007 pabpm	2006 pabpm	% growth	2007 %	2006 %	% growth
1042	Mascom Medical Scheme	775	810	-4.3	1 243	1 294	-4.0	21 225	22 629	-6.2	1423.1	1457.1	-2.3	55.6	73.6	-24.5
1495	Massmart Health Plan	1 691	1 654	2.3	3 752	3 685	1.8	45 929	42 086	9.1	1020.2	951.7	7.2	87.1	77.7	12.1
1588	MEDCOR	31 164	34 673	-10.1	86 217	94 844	-9.1	653 038	659 627	-1.0	631.2	579.6	8.9	24.2	24.4	-0.7
1548	Medipos Medical Scheme	9 892	9 869	0.2	22 060	21 974	0.4	218 039	198 647	9.8	823.7	753.4	9.3	292.9	246.8	18.7
1568	Medisense Medical Scheme	7 398	7 082	4.5	16 951	16 550	2.4	124 461	124 109	0.3	611.9	624.9	-2.1	96.6	93.6	3.3
1535	Metrocare	1 770	1 913	-7.4	4 465	4 964	-10.1	50 170	51 012	-1.7	936.5	856.3	9.4	166.4	154.6	7.6
1105	Metropolitan Medical Scheme	4 855	4 767	1.8	12 201	12 130	0.6	100 641	96 735	4.0	687.4	664.6	3.4	76.9	75.5	1.9
1569	Minemed Medical Scheme	6 573	6 644	-1.1	15 177	15 278	-0.7	136 571	125 164	9.1	749.9	682.7	9.8	33.0	41.4	-20.2
1566	Moremed Medical Scheme	1 303	1 453	-10.3	2 517	3 049	-17.5	8 600	8 614	-0.2	284.8	235.4	21.0	132.6	145.6	-9.0
1600	Motohealth Care Medical Scheme	-	NC	-	-	NC	-	-	-	NC	-	-	NC	NC	-	NC
1208	Mutual & Federal Medical Aid Fund	3 055	3 129	-2.3	5 717	6 014	-4.9	29 944	59 306	-49.5	873.0	821.8	6.2	-	69.2	-100.0
1154	Nampak SA Medical Scheme	5 147	5 197	-1.0	13 073	13 468	-2.9	137 258	133 723	2.6	874.9	827.4	5.7	72.0	71.0	1.4
1241	Naspers Medical Fund	6 663	6 060	9.9	13 317	12 339	7.9	134 928	118 646	13.7	844.3	801.3	5.4	74.9	86.6	-13.6
1469	Nedgroup Medical Aid Scheme	22 232	19 066	16.6	45 326	40 763	11.2	385 585	323 029	19.4	708.9	660.4	7.3	52.2	41.3	26.4
1584	Netcare Medical Scheme	13 256	11 618	14.1	30 246	26 729	13.2	322 074	258 207	24.7	887.4	805.0	10.2	53.9	48.7	10.6
1214	Old Mutual Staff Medical Aid Scheme	14 618	14 261	2.5	32 047	32 188	-0.4	252 613	237 877	6.2	656.9	615.8	6.7	58.4	64.0	-8.7
1441	Parmed Medical Aid Scheme	2 089	2 104	-0.7	5 451	5 568	-2.1	103 667	93 981	10.3	1584.9	1406.5	12.7	56.6	52.4	7.9
1515	PG Bison Medical Aid Society	747	717	4.2	1 731	1 689	2.5	21 665	19 368	11.9	1043.1	955.5	9.2	92.3	80.5	14.6
1186	PG Group Medical Scheme	1 139	1 055	7.9	2 401	2 267	5.9	33 314	31 190	6.8	1156.2	1146.7	0.8	116.2	117.6	-1.2
1563	Pick n Pay Medical Scheme	6 557	6 130	7.0	13 874	13 243	4.8	129 906	115 016	12.9	780.3	723.7	7.8	86.4	87.0	-0.7
1583	Platinum Health	27 115	21 766	24.6	46 116	39 940	15.5	230 150	195 135	17.9	415.9	407.1	2.1	48.7	49.1	-0.8
1194	Profmed	23 790	24 154	-1.5	62 015	62 985	-1.5	526 133	490 008	7.4	707.0	648.3	9.1	56.5	52.2	8.2
1516	Quantum Medical Aid Society	7 218	7 588	-4.9	15 270	16 323	-6.5	105 956	107 558	-1.5	578.2	549.1	5.3	131.7	121.2	8.7
1201	Rand Water Medical Scheme	2 804	2 732	2.6	6 885	6 633	3.8	74 190	68 792	7.8	898.0	864.2	3.9	107.2	96.0	11.7
1430	Remedi Medical Aid Scheme	13 676	12 960	5.5	32 070	30 830	4.0	341 131	294 345	15.9	886.4	795.6	11.4	54.3	56.8	-4.4
1176	Retail Medical Scheme	4 809	4 367	10.1	9 862	9 303	6.0	89 184	83 670	6.6	753.6	749.5	0.5	87.8	77.1	13.9
1013	Rhodes University Medical Scheme	949	934	1.5	2 029	1 975	2.7	18 307	17 351	5.5	751.8	732.0	2.7	96.6	83.8	15.2
1209	SA Breweries Medical Aid Society	8 394	7 862	6.8	19 824	19 093	3.8	178 368	159 782	11.6	749.8	697.4	7.5	89.5	84.4	6.0
1424	SABC Medical Aid Scheme	4 239	3 995	6.1	9 398	9 021	4.2	119 409	103 824	15.0	1058.8	959.1	10.4	55.5	54.9	1.2
1038	SAMWUMED	22 051	18 407	19.8	57 691	50 056	15.3	254 505	194 056	31.2	367.6	323.1	13.8	85.8	110.3	-22.2
1527	Sappi Medical Aid Scheme	4 038	4 040	-	9 612	9 788	-1.8	112 987	105 937	6.7	979.6	901.9	8.6	45.7	45.3	0.8
1234	Sasolmed	22 834	21 278	7.3	62 375	59 884	4.2	644 182	532 435	21.0	860.6	740.9	16.2	44.5	47.6	-6.6
1531	Sedmed	875	578	51.5	2 080	1 616	28.7	15 707	10 520	49.3	629.4	542.5	16.0	49.0	44.5	10.3
1243	Siemens Medical Scheme	2 856	2 763	3.4	6 515	6 308	3.3	81 463	77 665	4.9	1042.0	1026.1	1.6	71.0	64.8	9.4
1580	South African Police Service Medical Scheme (POLMED)	152 053	145 695	4.4	438 687	418 681	4.8	3 341 498	2 972 326	12.4	634.8	591.6	7.3	36.6	39.6	-7.4
1254	Stocksmed	835	756	10.5	1 834	1 646	11.4	21 655	17 972	20.5	983.8	909.8	8.1	128.1	152.8	-16.2
1544	Tiger Brands Medical Scheme	5 472	5 499	-0.5	12 718	12 888	-1.3	134 737	127 679	5.5	882.8	825.6	6.9	63.1	69.9	-9.8
1582	Transmed Medical Fund	77 002	77 858	-1.1	157 969	162 117	-2.6	1 234 950	1 180 577	4.6	651.5	606.9	7.4	49.9	61.1	-18.3
1579	Tsogo Sun Group Medical Scheme	2 738	2 587	5.8	5 820	5 550	4.9	52 398	47 004	11.5	750.3	705.7	6.3	72.9	73.0	-0.1
1434	Umed	8 464	8 933	-5.3	20 609	22 386	-7.9	224 534	221 521	1.4	907.9	824.6	10.1	56.0	63.1	-11.2
1597	Umvuzo Health Medical Scheme	12 125	9 618	26.1	26 600	21 780	22.1	110 190	82 644	33.3	345.2	316.2	9.2	9.5	9.2	3.0
1520	University of KwaZulu-Natal Medical Scheme	3 427	3 323	3.1	7 348	7 177	2.4	71 936	65 089	10.5	815.9	755.8	8.0	72.1	63.3	13.8

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Gross Contribution Income (GCI)			Solvency ratio		
		Average 2007	Average 2006	% growth	Average 2007	Average 2006	% growth	2007 R'000	2006 R'000	% growth	2007 pabpm	2006 pabpm	% growth	2007 %	2006 %	% growth
1282	University of the Witwatersrand Staff Medical Aid Scheme	2 868	2 915	-1.6	6 291	6 446	-2.4	72 817	65 098	11.9	964.6	841.6	14.6	68.3	75.9	-10.0
1291	Witbank Coalfields Medical Aid Scheme	6 655	6 252	6.5	17 145	16 520	3.8	186 535	168 011	11.0	906.7	847.5	7.0	115.1	110.2	4.4
1293	Wooltru Healthcare Fund	8 604	8 080	6.5	18 217	17 373	4.9	139 676	125 281	11.5	639.0	600.9	6.3	100.0	103.5	-3.3
1253	Xstrata Medical Aid Scheme	6 131	5 085	20.6	17 553	14 587	20.3	103 940	85 640	21.4	493.4	489.2	0.9	55.9	59.2	-5.6
Sub-total: registered restricted schemes		994 712	841 320	18.2	2 347 280	1 973 346	18.9	19 572 859	15 816 225	23.8	694.9	667.9	4.0	58.9	64.7	-8.9
Total registered schemes		3 092 952	2 913 497	6.2	7 314 009	6 981 724	4.8	64 654 344	57 566 711	12.3	736.6	687.1	7.2	37.8	37.9	-0.2

Notes

- pabpm = per average beneficiary per month

- The scheme liquidated in 2007. No figures were submitted at the time of finalising the Annual Report.
 - The audited figures for Clicks Group Medical Scheme were not submitted at the time of finalising the Annual Report.
 - Ellerines Holdings Medical Aid Society was liquidated with effect from 1 July 2007.

- The following schemes amalgamated in 2006 and 2007:
 - CSIR Medical Scheme amalgamated with Bestmed Medical Scheme with effect from 1 September 2007.
 - Mutual & Federal Medical Aid Fund amalgamated with Nedgroup Medical Aid Scheme with effect from 1 July 2007.
 - Medical Expenses Distribution Society (MEDS) amalgamated with Oxygen Medical Scheme with effect from 1 January 2006.
 - The members of Protector Health were transferred to Bonitas Medical Fund with effect from 1 January 2006. The amalgamation was approved on 3 October 2006.
 - Klerksdorp Medical Benefit Society (KDM) amalgamated with Medicover with effect from 1 July 2006.

- The scheme was registered in 2007. The solvency ratio is not directly comparable to the rest of the industry.

for the year ended 31 December 2007

Ref. no.	Name of medical scheme Name of benefit option	Members	Beneficiaries	Average age per beneficiary	Pensioner ratio (>65 years)	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements			Net income/(expense) as % of capitation fees
				Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1252	Bestmed Medical Scheme																	
	Blue Print Health Plan	3 484	5 984	30.4	3.9	9 086	25.5	217.3	9 184	25.8	219.7	-	-	-	98	0.3	2.3	1.1
	Bonus Plus	12 902	42 918	28.2	0.6	1 097	0.4	7.1	875	0.3	5.6	-	-	-	(223)	-0.1	(1.4)	-20.3
	CSIR	2 065	4 155	46.9	32.0	57	0.4	2.3	45	0.3	1.8	-	-	-	(12)	-0.1	(0.5)	-20.3
	Millennium Basic	1 909	3 771	27.6	1.3	158	0.8	6.9	126	0.6	5.5	-	-	-	(32)	-0.2	(1.4)	-20.3
	Millennium Comprehensive	5 487	12 374	42.8	17.6	461	0.3	7.0	367	0.2	5.6	-	-	-	(94)	-0.1	(1.4)	-20.3
	Millennium Standard	5 127	10 482	33.3	7.2	406	0.5	6.6	323	0.4	5.3	-	-	-	(82)	-0.1	(1.3)	-20.3
	Topcare	4 476	10 217	41.0	15.3	366	0.2	6.8	292	0.2	5.4	-	-	-	(74)	-	(1.4)	-20.3
	Consolidated	35 450	89 901	33.3	7.1	11 631	1.5	27.3	11 212	1.4	26.4	-	-	-	(418)	-0.1	(1.0)	-3.6
1512	Bonitas Medical Fund																	
	Boncap	13 819	15 913	35.1	2.2	13 401	44.3	80.8	6 416	21.2	38.7	-	-	-	(6 986)	-23.1	(42.1)	-52.1
	Boncomprehensive	1 533	3 489	38.2	13.6	3 035	6.4	165.0	2 505	5.3	136.1	-	-	-	(531)	-1.1	(28.9)	-17.5
	Bonplus	-	-	-	-	10	0.2	-	283	5.6	-	-	-	-	273	5.4	-	2 795.5
	Bonsave	8 312	20 294	26.9	2.3	9 530	8.4	95.5	7 195	6.3	72.1	-	-	-	(2 335)	-2.1	(23.4)	-24.5
	Primary	37 379	101 222	25.3	1.2	56 164	10.6	125.2	42 073	8.0	93.8	78	-	0.2	(14 013)	-2.7	(31.2)	-25.0
	Standard	173 224	425 903	29.7	3.7	354 543	9.3	170.6	275 356	7.2	132.5	345	-	0.2	(78 842)	-2.1	(37.9)	-22.2
	Consolidated	234 267	566 821	29.1	3.2	436 683	9.6	155.3	333 827	7.4	118.7	423	-	0.2	(102 433)	-2.3	(36.4)	-23.5
1034	Cape Medical Plan																	
	Healthpact Gold	584	1 118	49.8	31.4	401	2.1	57.2	402	2.1	57.4	-	-	-	1	-	0.1	0.3
	Healthpact Premium	2 412	5 142	35.1	10.8	1 656	6.6	57.2	1 661	6.6	57.4	-	-	-	4	-	0.2	0.3
	Healthpact Silver	4 037	9 534	30.6	5.1	2 772	5.4	57.2	2 779	5.4	57.4	-	-	-	7	-	0.1	0.3
	Consolidated	7 033	15 794	33.4	8.8	4 829	5.0	57.2	4 842	5.1	57.4	-	-	-	13	-	0.1	0.3
1048	CIMAS Wellness Medical Aid Scheme																	
	75% Plan	1 226	2 451	48.2	31.5	1 428	4.5	97.1	1 904	6.0	129.4	-	-	-	476	1.5	32.4	33.3
	Budget 100% Plan	46	73	60.9	52.1	110	6.7	199.3	147	8.9	265.7	-	-	-	37	2.2	66.4	33.3
	Dynamix	267	652	36.2	10.6	295	3.5	92.2	394	4.7	122.9	-	-	-	98	1.2	30.7	33.3
	Consolidated	1 539	3 176	46.0	27.6	1 833	4.4	99.3	2 444	5.8	132.4	-	-	-	611	1.5	33.1	33.3
1552	Community Medical Aid Scheme (COMMED)																	
	Core	354	787	29.5	5.5	25	1.1	5.8	26	1.2	6.2	-	-	-	2	0.1	0.4	6.5
	Deluxe	3 546	8 887	31.9	4.0	331	0.3	7.8	262	0.3	6.2	-	-	-	(69)	-0.1	(1.6)	-20.8
	Standard	5 186	13 830	28.7	1.6	435	0.5	7.0	383	0.4	6.2	-	-	-	(51)	-0.1	(0.8)	-11.8
	Consolidated	9 086	23 504	29.9	2.6	790	0.4	7.3	672	0.3	6.2	-	-	-	(119)	-0.1	(1.1)	-15.0
1491	Compcare Medical Scheme																	
	Excess	990	2 232	38.6	8.0	159	0.8	13.4	61	0.3	5.1	-	-	-	(98)	-0.5	(8.3)	-61.8
	Excess Direct	1 186	2 712	41.7	14.4	190	0.4	13.3	72	0.1	5.1	-	-	-	(117)	-0.2	(8.2)	-61.8
	Major Medical Expenses	968	1 866	41.0	11.5	161	1.2	13.9	62	0.4	5.3	-	-	-	(100)	-0.7	(8.6)	-61.8
	Managed Low	895	2 063	31.9	8.8	140	1.1	13.1	54	0.4	5.0	-	-	-	(87)	-0.7	(8.1)	-61.8
	Managed Standard	261	707	38.0	13.7	40	0.4	12.7	15	0.2	4.9	-	-	-	(25)	-0.3	(7.9)	-61.8
	Modmed	1 772	4 044	34.9	7.6	278	0.6	13.1	106	0.2	5.0	-	-	-	(172)	-0.4	(8.1)	-61.8
	Mosmed	2 950	7 519	29.4	3.5	459	0.7	13.0	175	0.3	5.0	-	-	-	(284)	-0.5	(8.0)	-61.8
	Mumed	963	2 783	24.5	0.3	151	1.0	13.1	58	0.4	5.0	-	-	-	(93)	-0.6	(8.1)	-61.8
	Status 100	792	1 676	47.1	25.1	129	0.4	13.6	49	0.1	5.2	-	-	-	(80)	-0.2	(8.4)	-61.8
	Consolidated	10 777	25 602	34.3	8.0	1 708	0.6	13.2	652	0.2	5.0	-	-	-	(1 055)	-0.4	(8.2)	-61.8

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Ref. no.	Name of medical scheme Name of benefit option	Members	Beneficiaries	Average age per beneficiary	Pensioner ratio (>65 years)	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements			Net income/(expense) as % of capitation fees
				Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	
1125	Discovery Health Medical Scheme																	
	Classic Comprehensive	180 762	446 860	34.2	7.4	43 709	0.6	20.2	42 563	0.6	19.6	-	-	-	(1 146)	-	(0.5)	-2.6
	Classic Core	45 845	98 365	34.0	7.1	-	-	-	-	-	-	-	-	-	-	-	-	-
	Classic Priority	66 156	152 461	31.2	4.6	-	-	-	-	-	-	-	-	-	-	-	-	-
	Classic Saver	112 376	246 303	29.1	3.5	-	-	-	-	-	-	-	-	-	-	-	-	-
	Coastal Core	62 523	139 754	33.0	6.3	-	-	-	-	-	-	-	-	-	-	-	-	-
	Coastal Saver	126 647	302 005	29.2	3.4	-	-	-	-	-	-	-	-	-	-	-	-	-
	Essential Comprehensive	49 566	118 432	34.8	9.5	7 087	0.5	11.9	6 764	0.4	11.4	-	-	-	(323)	-	(0.5)	-4.6
	Essential Core	16 992	38 440	32.3	6.6	-	-	-	-	-	-	-	-	-	-	-	-	-
	Essential Priority	11 901	27 010	30.9	6.0	-	-	-	-	-	-	-	-	-	-	-	-	-
	Essential Saver	66 160	154 864	27.9	3.7	-	-	-	-	-	-	-	-	-	-	-	-	-
	Executive	5 844	14 177	35.5	8.9	736	0.6	10.5	796	0.6	11.4	-	-	-	60	-	0.9	8.1
	Foundation Core	2 180	4 805	33.8	8.1	-	-	-	-	-	-	-	-	-	-	-	-	-
	KeyCare Core	16 312	26 380	31.0	5.4	3 373	3.5	17.2	2 314	2.4	11.8	-	-	-	(1 058)	-1.1	(5.4)	-31.4
	KeyCare Plus	74 443	144 928	26.8	2.6	102 128	14.4	114.3	128 424	18.1	143.8	-	-	-	26 296	3.7	29.4	25.7
	Consolidated	837 707	1 914 784	31.3	5.4	157 033	0.9	15.6	180 863	1.0	18.0	-	-	-	23 829	0.1	2.4	15.2
1202	Fedhealth Medical Scheme																	
	Maxima Basis	13 306	31 387	29.0	2.2	-	-	-	-	-	-	-	-	-	-	-	-	-
	Maxima Core	8 417	18 671	33.8	6.7	-	-	-	-	-	-	-	-	-	-	-	-	-
	Maxima Plus	1 245	2 323	41.4	9.7	-	-	-	-	-	-	-	-	-	-	-	-	-
	Maxima Standard	37 561	89 705	29.6	2.0	-	-	-	-	-	-	-	-	-	-	-	-	-
	Ultima 200 without OHEB	6 887	15 501	42.9	14.6	-	-	-	-	-	-	-	-	-	-	-	-	-
	Ultima 200 with OHEB	5 631	11 894	43.6	19.5	-	-	-	-	-	-	-	-	-	-	-	-	-
	Ultima 300	3 873	7 741	49.1	25.0	-	-	-	-	-	-	-	-	-	-	-	-	-
	Ultimax	1 004	1 766	53.8	31.8	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	77 924	178 988	33.2	6.2	-	-	-	-	-	-	-	-	-	-	-	-	-
1554	Genesis Medical Scheme																	
	Plan A	4 391	13 178	29.0	4.3	364	0.5	6.9	286	0.4	5.4	-	-	-	(78)	-0.1	(1.5)	-21.4
	Plan B	4 008	11 819	27.4	2.1	375	0.4	7.8	310	0.3	6.4	-	-	-	(66)	-0.1	(1.4)	-17.5
	Consolidated	8 399	24 997	28.3	3.2	739	0.4	7.3	596	0.3	5.9	-	-	-	(143)	-0.1	(1.4)	-19.4
1561	Gen-Health Medical Scheme																	
	Basic Cover Plan	7 396	17 709	32.1	2.3	-	-	-	-	-	-	-	-	-	-	-	-	-
	Cover Plus Plan	3 043	7 770	36.7	7.2	-	-	-	-	-	-	-	-	-	-	-	-	-
	Primary Cover Plan	2	2	49.5	50.0	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	10 441	25 481	33.6	3.8	-	-	-	-	-	-	-	-	-	-	-	-	-
1162	Global Health																	
	Decision	1 551	3 099	40.4	14.4	18 809	84.5	1 010.6	15 576	70.0	836.9	-	-	-	(3 233)	-14.5	(173.7)	-17.2
	Gold	15 915	36 753	37.9	13.2	1 418	0.3	7.4	1 594	0.4	8.3	-	-	-	176	-	0.9	12.4
	Platinum	697	1 314	47.9	25.9	64	0.2	7.7	116	0.4	13.9	-	-	-	52	0.2	6.2	81.1
	Proglo	1 796	5 079	33.9	6.6	162	0.3	7.5	128	0.3	5.9	-	-	-	(34)	-0.1	(1.6)	-20.9
	Silver	2 108	4 733	31.4	6.5	185	0.6	7.3	137	0.4	5.4	-	-	-	(48)	-0.1	(1.9)	-25.9
	Consolidated	22 067	50 978	37.3	12.3	20 637	3.6	77.9	17 551	3.1	66.3	-	-	-	(3 086)	-0.5	(11.7)	-15.0

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Ref. no.	Name of medical scheme Name of benefit option	Members	Beneficiaries	Average age per beneficiary	Pensioner ratio (>65 years)	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements			Net income/(expense) as % of capitation fees
				Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1466	Good Hope Medical Aid Society																	
	Budget 100	95	295	34.9	1.0	43	2.4	37.5	44	2.4	38.9	-	-	-	2	0.1	1.4	3.8
	Makoti Comprehensive	1 330	3 400	29.0	0.4	16 298	93.2	1 021.2	29 965	171.3	1 877.5	-	-	-	13 668	78.1	856.4	83.9
	Makoti Primary	1 904	5 772	28.0	0.5	12 490	89.6	546.7	22 965	164.7	1 005.1	-	-	-	10 474	75.1	458.4	83.9
	Super 100	268	637	40.6	12.2	459	10.6	142.7	587	13.5	182.6	-	-	-	128	2.9	39.9	27.9
	Consolidated	3 597	10 104	29.3	1.2	29 290	77.9	678.6	53 562	142.4	1 240.9	-	-	-	24 272	64.6	562.3	82.9
1537	Hosmed Medical Aid Scheme																	
	Plus	11 895	41 481	27.8	1.7	12 607	4.0	88.3	24 982	7.9	175.0	-	-	-	12 376	3.9	86.7	98.2
	Step	392	921	30.6	4.3	2 016	75.9	428.6	786	29.6	167.1	-	-	-	(1 230)	-46.3	(261.5)	-61.0
	Value	21 192	70 485	27.4	1.3	20 182	4.4	79.4	19 528	4.2	76.8	-	-	-	(655)	-0.1	(2.6)	-3.2
	Consolidated	33 479	112 887	27.6	1.5	34 805	4.5	86.6	45 296	5.8	112.7	-	-	-	10 491	1.3	26.1	30.1
1556	Humanity Medical Scheme																	
	Humanity Comprehensive Option	2 989	5 927	47.7	26.6	275	0.3	7.7	301	0.3	8.4	-	-	-	25	-	0.7	9.2
	Humanity Option	6 330	19 696	28.7	4.6	583	0.4	7.7	637	0.5	8.4	-	-	-	54	-	0.7	9.2
	Consolidated	9 319	25 623	33.1	9.7	858	0.4	7.7	937	0.4	8.4	-	-	-	79	-	0.7	9.2
1577	Ingwe Health Plan																	
	Capitation	11 478	20 603	27.3	1.0	28 891	26.0	209.8	30 797	27.8	223.6	-	-	-	1 906	1.7	13.8	6.6
	Care Plus	473	1 008	28.8	0.6	2 384	29.9	420.0	1 839	23.1	324.0	-	-	-	(545)	-6.8	(96.0)	-22.9
	Classic	515	1 298	32.9	6.9	29	0.2	4.7	1 297	7.4	209.9	-	-	-	1 268	7.2	205.2	4 372.4
	Hospital Plus	2 048	2 420	27.5	1.4	3 383	31.8	137.7	4 853	45.6	197.5	-	-	-	1 470	13.8	59.8	43.5
	Medicap	1 233	2 600	33.1	6.3	5 583	28.1	377.3	4 383	22.1	296.2	-	-	-	(1 200)	-6.0	(81.1)	-21.5
	Consolidated	15 747	27 929	28.1	1.8	40 270	24.1	213.1	43 169	25.9	228.5	-	-	-	2 899	1.7	15.3	7.2
1576	Liberty Medical Scheme																	
	Gold Complete	2 989	7 178	34.1	7.9	341	0.4	9.5	156	0.2	4.3	-	-	-	(185)	-0.2	(5.2)	-54.3
	Gold Focus	8 722	18 540	34.1	7.2	939	0.8	9.0	399	0.3	3.8	-	-	-	(540)	-0.5	(5.2)	-57.5
	Gold Plus	7 410	15 689	29.9	4.5	806	0.7	9.1	346	0.3	3.9	-	-	-	(459)	-0.4	(5.2)	-57.0
	Platinum Complete	9 275	22 582	37.4	10.8	1 025	0.3	9.2	451	0.1	4.0	-	-	-	(575)	-0.2	(5.2)	-56.1
	Platinum Focus	10 107	22 515	37.6	10.1	1 149	0.6	9.5	523	0.3	4.3	-	-	-	(626)	-0.3	(5.2)	-54.5
	Platinum Plus	1 126	2 404	30.9	4.6	93	0.6	6.9	23	0.1	1.7	-	-	-	(70)	-0.4	(5.2)	-74.9
	Silver Complete	3 920	6 413	29.3	4.2	450	1.4	9.6	207	0.6	4.4	-	-	-	(243)	-0.7	(5.2)	-54.0
	Silver Focus	2 936	4 970	31.9	6.2	301	1.4	8.6	119	0.6	3.4	-	-	-	(182)	-0.8	(5.2)	-60.4
	Consolidated	46 485	100 291	34.5	8.0	5 104	0.6	9.2	2 224	0.2	4.0	-	-	-	(2 881)	-0.3	(5.2)	-56.4
1536	Lifemed Medical Scheme																	
	Lifemed Access	50	93	29.1	5.4	8	1.6	13.5	3	0.6	4.9	-	-	-	(5)	-1.0	(8.6)	-63.6
	Lifemed Accolade	1 096	2 691	42.4	12.6	174	0.4	13.3	63	0.1	4.8	-	-	-	(111)	-0.2	(8.4)	-63.6
	Lifemed Essential	1 328	3 544	33.4	4.9	203	0.6	12.7	74	0.2	4.6	-	-	-	(129)	-0.4	(8.1)	-63.6
	Lifemed Select	381	919	37.3	7.2	67	0.7	14.7	24	0.3	5.4	-	-	-	(43)	-0.4	(9.4)	-63.6
	Consolidated	2 855	7 247	37.2	8.0	453	0.5	13.2	165	0.2	4.8	-	-	-	(288)	-0.3	(8.4)	-63.6
1549	Medicover																	
	Alta	3 928	8 504	37.9	15.3	5 518	6.6	117.1	5 658	6.8	120.0	-	-	-	140	0.2	3.0	2.5
	Bona	6 378	15 002	28.3	4.0	3 509	6.0	45.8	3 601	6.2	47.0	-	-	-	92	0.2	1.2	2.6
	Bona Plus	13 335	36 840	25.7	2.3	7 495	4.6	46.8	7 716	4.8	48.2	-	-	-	221	0.1	1.4	2.9
	Titan	32 423	86 001	26.9	1.8	33 614	5.0	86.4	34 464	5.1	88.6	-	-	-	850	0.1	2.2	2.5
	Consolidated	56 064	146 347	27.4	3.0	50 136	5.1	74.5	51 439	5.2	76.5	-	-	-	1 303	0.1	1.9	2.6

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				Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1149	Medihelp																	
	Dimension Elite	25 953	52 088	42.9	15.4	3 056	0.4	9.8	2 053	0.3	6.6	-	-	-	(1 004)	-0.1	(3.2)	-32.8
	Dimension Prime 1	5 854	13 406	33.4	7.8	661	0.9	9.4	310	0.4	4.4	-	-	-	(351)	-0.5	(5.0)	-53.1
	Dimension Prime 2	6 537	14 867	30.9	5.9	700	0.6	8.9	216	0.2	2.7	-	-	-	(485)	-0.4	(6.2)	-69.2
	Dimension Prime 3	11 474	29 029	32.0	5.5	1 309	0.5	9.5	653	0.3	4.7	-	-	-	(656)	-0.3	(4.8)	-50.1
	Medihelp Plus	38 329	53 734	64.0	59.8	4 643	0.3	10.1	7 723	0.5	16.8	-	-	-	3 081	0.2	6.7	66.4
	Necesse	2 099	3 906	28.4	3.4	4 325	29.4	171.7	3 962	26.9	157.3	-	-	-	(363)	-2.5	(14.4)	-8.4
	Unify	3 709	12 525	24.0	1.3	49 711	65.3	1 116.9	54 172	71.1	1 217.1	-	-	-	4 461	5.9	100.2	9.0
	Consolidated	93 955	179 555	44.1	24.5	64 405	2.3	57.1	69 088	2.5	61.3	-	-	-	4 684	0.2	4.2	7.3
1506	Medimed Medical Scheme																	
	Alpha	1 396	3 777	28.8	3.2	139	0.8	8.3	114	0.6	6.8	-	-	-	(25)	-0.1	(1.5)	-18.2
	Managed Care	1 243	3 508	26.8	2.0	13 960	68.9	935.9	11 441	56.5	767.0	-	-	-	(2 519)	-12.4	(168.9)	-18.0
	Medisave - Max	338	858	37.8	9.8	35	0.3	8.7	29	0.3	7.1	-	-	-	(6)	-0.1	(1.6)	-18.2
	Medisave - Standard	1 753	4 412	28.2	2.6	177	0.5	8.4	145	0.4	6.9	-	-	-	(32)	-0.1	(1.5)	-18.2
	Consolidated	4 730	12 555	28.7	3.1	14 311	17.1	252.1	11 728	14.0	206.6	-	-	-	(2 583)	-3.1	(45.5)	-18.0
1140	Medshield Medical Scheme																	
	Access	4 477	8 644	33.0	6.9	-	-	-	-	-	-	-	-	-	-	-	-	-
	HospiElite	216	423	43.0	15.4	117	3.1	45.1	144	3.8	55.6	-	-	-	27	0.7	10.5	23.3
	MediBonus	13 446	28 807	32.2	3.9	7 270	3.1	45.1	8 966	3.8	55.6	-	-	-	1 695	0.7	10.5	23.3
	MediPlus	42 196	110 964	26.7	0.8	22 815	3.1	45.1	28 136	3.8	55.6	-	-	-	5 321	0.7	10.5	23.3
	MediValue	11 561	29 436	26.6	1.1	6 251	3.1	45.1	7 709	3.8	55.6	-	-	-	1 458	0.7	10.5	23.3
	Consolidated	71 896	178 274	27.9	1.7	36 453	3.0	42.3	53 634	4.4	62.2	-	-	-	17 181	1.4	19.9	47.1
1021	Meridian Health																	
	Carecross	90	204	29.8	4.9	9	1.0	8.5	5	0.5	4.2	-	-	-	(5)	-0.5	(4.3)	-50.2
	Nu Gen Core	829	1 985	33.3	9.3	83	0.6	8.3	41	0.3	4.1	-	-	-	(42)	-0.3	(4.2)	-50.2
	Nu Gen Hi Cover	234	449	52.1	33.4	24	0.3	8.5	12	0.1	4.2	-	-	-	(12)	-0.1	(4.2)	-50.2
	Nu Gen Value	631	1 459	36.4	12.1	64	0.4	8.5	32	0.2	4.2	-	-	-	(32)	-0.2	(4.3)	-50.2
	Consolidated	1 784	4 097	36.3	12.7	180	0.4	8.4	90	0.2	4.2	-	-	-	(90)	-0.2	(4.2)	-50.2

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				Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1167	Momentum Health																	
	Access	2 018	3 821	29.2	4.7	8 836	36.8	364.9	3 726	15.5	153.9	-	-	-	(5 110)	-21.3	(211.0)	-57.8
	Base Network	2 556	4 461	27.7	3.3	5 261	26.5	171.5	3 207	16.2	104.6	-	-	-	(2 054)	-10.4	(67.0)	-39.0
	Base State	1 445	1 883	25.8	0.6	2 101	43.3	121.2	807	16.6	46.5	-	-	-	(1 294)	-26.7	(74.6)	-61.6
	Custom MCC Any	1 263	2 800	37.6	12.4	127	0.7	8.4	58	0.3	3.8	-	-	-	(69)	-0.4	(4.6)	-54.3
	Custom MCC Associated	9 215	22 173	28.4	1.8	976	0.9	8.8	358	0.3	3.2	-	-	-	(618)	-0.5	(5.6)	-63.3
	Custom State Any	2 282	5 338	27.6	2.3	248	0.8	9.1	104	0.3	3.8	-	-	-	(144)	-0.4	(5.3)	-58.1
	Custom State Associated	6 195	13 713	28.0	2.4	571	1.0	7.7	191	0.3	2.6	-	-	-	(380)	-0.6	(5.1)	-66.5
	Extender MCC Any	5 209	11 864	41.5	15.1	549	0.3	8.8	430	0.3	6.9	-	-	-	(119)	-0.1	(1.9)	-21.7
	Extender MCC Associated	1 610	3 554	39.0	11.4	171	0.4	8.9	117	0.3	6.1	-	-	-	(54)	-0.1	(2.8)	-31.6
	Extender State Any	3 510	8 753	28.6	3.0	373	0.4	8.9	255	0.3	6.1	-	-	-	(118)	-0.1	(2.8)	-31.6
	Extender State Associated	1 352	3 428	28.7	2.3	149	0.4	9.2	91	0.3	5.6	-	-	-	(58)	-0.2	(3.6)	-38.9
	Incentive MCC Any	9 856	21 470	42.7	18.1	1 025	0.6	8.7	557	0.3	4.7	-	-	-	(468)	-0.3	(4.0)	-45.7
	Incentive MCC Associated	1 901	4 428	36.0	8.2	192	0.6	8.4	98	0.3	4.3	-	-	-	(94)	-0.3	(4.1)	-49.0
	Incentive State Any	12 578	29 013	30.0	4.1	1 364	0.6	9.0	692	0.3	4.6	-	-	-	(672)	-0.3	(4.5)	-49.3
	Incentive State Associated	10 292	22 933	29.7	3.6	1 088	0.7	8.8	475	0.3	3.8	-	-	-	(613)	-0.4	(5.0)	-56.3
	Summit	2 408	4 636	51.5	30.5	249	0.2	8.6	359	0.3	12.4	-	-	-	110	0.1	3.8	44.2
	Consolidated	73 690	164 268	32.8	7.2	23 280	1.8	26.3	11 525	0.9	13.0	-	-	-	(11 755)	-0.9	(13.3)	-50.5
1087	Munimed																	
	Alpha	7 956	16 324	45.7	22.2	14 405	4.4	150.9	13 015	4.0	136.3	1 088	0.3	11.4	(302)	-0.1	(3.2)	-2.1
	Key Health	1 103	2 590	33.0	7.7	94	0.9	7.1	-	-	-	-	-	-	(94)	-0.9	(7.1)	-100.0
	Sigma	17 673	46 388	33.8	6.6	32 979	6.5	155.5	29 393	5.8	138.6	2 456	0.5	11.6	(1 130)	-0.2	(5.3)	-3.4
	Omega	9 918	25 494	32.9	7.4	13 602	6.2	114.3	10 656	4.9	89.5	890	0.4	7.5	(2 056)	-0.9	(17.3)	-15.1
	Consolidated	36 650	90 796	35.7	9.7	61 080	5.7	138.9	53 064	5.0	120.7	4 434	0.4	10.1	(3 582)	-0.3	(8.1)	-5.9
1166	National Independent Medical Aid Society (NIMAS)																	
	Medicross	904	1 951	34.9	8.4	4 590	31.7	423.1	5 307	36.6	489.2	-	-	-	717	4.9	66.1	15.6
	Optimum	3 563	8 230	32.5	7.4	2 613	2.9	61.1	2 889	3.3	67.6	-	-	-	276	0.3	6.5	10.6
	Optimum Plus	4 303	9 472	42.3	18.0	3 049	2.8	59.0	3 489	3.2	67.6	-	-	-	440	0.4	8.5	14.4
	Premium	577	1 161	48.9	27.0	383	1.6	55.4	468	2.0	67.6	-	-	-	84	0.4	12.2	22.0
	Quantum	4 155	8 998	29.3	3.1	2 728	6.4	54.7	3 369	7.9	67.6	-	-	-	641	1.5	12.9	23.5
	Quantum Plus	3 181	8 218	27.9	3.3	2 486	5.0	65.1	2 579	5.2	67.6	-	-	-	93	0.2	2.4	3.8
	Consolidated	16 683	38 030	34.8	9.3	15 848	4.8	79.2	18 100	5.5	90.4	-	-	-	2 252	0.7	11.2	14.2
1560	Openplan Medical Scheme																	
	Premier Classic	4 249	10 227	39.4	15.4	390	0.5	7.6	534	0.6	10.5	-	-	-	144	0.2	2.8	37.0
	Premier Elite	568	998	52.6	31.0	105	0.4	15.4	71	0.3	10.5	-	-	-	(34)	-0.1	(5.0)	-32.1
	Premier Select	3 345	6 641	45.5	21.1	396	0.4	9.9	421	0.4	10.5	-	-	-	25	-	0.6	6.2
	Primary Classic	1 505	2 505	32.2	10.1	4 163	25.4	230.5	3 042	18.5	168.4	-	-	-	(1 121)	-6.8	(62.1)	-26.9
	Principal Classic	1 084	1 914	42.4	22.7	84	0.4	6.4	131	0.6	10.1	-	-	-	47	0.2	3.6	56.4
	Principal Elite	1 628	3 139	46.4	23.5	296	0.5	15.2	205	0.3	10.5	-	-	-	(91)	-0.1	(4.7)	-30.7
	Consolidated	12 379	25 424	41.9	18.5	5 435	1.8	36.6	4 405	1.4	29.7	-	-	-	(1 030)	-0.3	(6.9)	-19.0

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				Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1215	Oxygen Medical Scheme																	
	80% Plan	5 109	9 784	44.2	20.9	3 170	2.7	51.7	2 814	2.4	45.9	242	0.2	3.9	(114)	-0.1	(1.9)	-3.6
	Core Plus	21 533	55 119	33.2	9.0	-	-	-	96	-	0.4	-	-	-	96	-	0.4	-
	Elite Plus	4 043	7 899	47.2	28.9	2 576	1.8	53.1	3 831	2.6	79.0	197	0.1	4.1	1 452	1.0	29.9	56.4
	Essential	4 427	7 672	34.6	11.6	35 412	76.3	666.6	29 474	63.5	554.8	187	0.4	3.5	(5 750)	-12.4	(108.2)	-16.2
	Essential Carecross	7 147	11 468	34.8	9.4	57 027	89.0	664.9	65 858	102.8	767.9	-	-	-	8 830	13.8	103.0	15.5
	Premium Plus	864	2 137	33.0	8.8	153	0.7	14.8	472	2.1	45.5	25	0.1	2.4	343	1.5	33.1	223.4
	Progressive	3 830	6 540	39.1	16.5	53 623	96.8	1 166.7	55 008	99.3	1 196.9	-	-	-	1 385	2.5	30.1	2.6
	Standard	22 360	57 811	30.5	6.5	18 520	4.2	69.0	15 156	3.5	56.5	1 442	0.3	5.4	(1 922)	-0.4	(7.2)	-10.4
	Standard Plus	12 992	33 875	31.7	7.9	10 815	3.2	69.4	11 703	3.5	75.1	837	0.2	5.4	1 726	0.5	11.1	16.0
	Consolidated	82 305	192 305	33.6	9.8	181 296	11.4	183.6	184 411	11.6	186.7	2 930	0.2	3.0	6 045	0.4	6.1	3.3
1587	Pathfinder Medical Scheme																	
	Avenue	521	891	32.8	7.6	6 495	73.4	1 038.9	-	-	-	-	-	-	(6 495)	-73.4	(1 038.9)	-100.0
	Lane	87	151	36.4	11.3	776	120.1	743.7	-	-	-	-	-	-	(776)	-120.1	(743.7)	-100.0
	Terrace	98	146	37.6	13.9	1 741	66.7	1 480.8	-	-	-	-	-	-	(1 741)	-66.7	(1 480.8)	-100.0
	Trail	1 023	1 442	35.7	10.6	7 879	74.7	641.8	-	-	-	-	-	-	(7 879)	-74.7	(641.8)	-100.0
	Consolidated	1 729	2 630	34.9	9.8	16 892	74.6	814.1	-	-	-	-	-	-	(16 892)	-74.6	(814.1)	-100.0
1546	Pharos Medical Plan																	
	Creation Comprehensive	416	1 183	27.1	2.2	-	-	-	-	-	-	-	-	-	-	-	-	-
	Footprint Comprehensive	934	2 069	28.6	3.4	-	-	-	-	-	-	-	-	-	-	-	-	-
	Footprint Primary	722	1 223	33.4	5.3	-	-	-	-	-	-	-	-	-	-	-	-	-
	Methcare	1 161	2 850	39.6	18.0	-	-	-	-	-	-	-	-	-	-	-	-	-
	Paladin Comprehensive	2 070	5 360	31.5	4.5	-	-	-	-	-	-	-	-	-	-	-	-	-
	Rainbow Comprehensive	2 116	5 174	36.9	9.5	-	-	-	-	-	-	-	-	-	-	-	-	-
	Rainbow Plus	403	793	30.6	4.7	-	-	-	-	-	-	-	-	-	-	-	-	-
	Rainbow Primary	347	758	38.9	11.9	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	8 169	19 410	33.9	7.9	-	-	-	-	-	-	-	-	-	-	-	-	-
1454	Pro Sano Medical Scheme																	
	ProCedure	1 735	3 258	30.4	5.0	7 738	81.6	371.7	11 026	116.2	529.6	-	-	-	3 287	34.7	157.9	42.5
	ProClassic	26 892	65 797	36.8	10.7	2 778	0.4	8.6	-	-	-	-	-	-	(2 778)	-0.4	(8.6)	-100.0
	ProVider	2 438	6 427	33.2	7.3	246	0.6	8.4	-	-	-	-	-	-	(246)	-0.6	(8.4)	-100.0
	ProVision	308	603	33.8	6.8	82	2.1	22.2	-	-	-	-	-	-	(82)	-2.1	(22.2)	-100.0
	Consolidated	31 373	76 085	36.2	10.1	10 844	1.5	28.8	11 026	1.5	29.3	-	-	-	182	-	0.5	1.7
1196	Protea Medical Aid Society																	
	Accumulator Extended	253	379	70.6	67.3	200	2.0	65.8	130	1.3	42.9	-	-	-	(69)	-0.7	(22.9)	-34.8
	Accumulator Standard	954	1 669	55.9	42.4	497	2.5	43.4	295	1.5	25.8	-	-	-	(202)	-1.0	(17.6)	-40.6
	Essential Plan	1 652	1 874	26.2	0.5	3 538	55.7	178.5	2 674	42.1	134.9	-	-	-	(864)	-13.6	(43.6)	-24.4
	Consolidated	2 859	3 922	43.1	24.8	4 234	11.7	123.4	3 099	8.6	90.3	-	-	-	(1 135)	-3.1	(33.1)	-26.8
1170	Purehealth Medical Scheme																	
	NBC Famplus	1 618	3 912	40.7	16.4	2 966	4.9	152.8	2 866	4.8	147.6	-	-	-	(100)	-0.2	(5.2)	-3.4
	NBC Impilo	2 659	6 634	32.3	6.7	2 896	6.5	90.8	3 197	7.1	100.2	-	-	-	301	0.7	9.4	10.4
	NBC Ozone	583	1 325	32.1	6.4	2 536	45.4	362.5	931	16.7	133.1	-	-	-	(1 605)	-28.8	(229.4)	-63.3
	NBC Savemed	1 613	3 744	39.4	14.6	2 604	5.1	134.5	2 111	4.1	109.0	-	-	-	(494)	-1.0	(25.5)	-19.0
	NBC Topcare	729	1 647	46.6	22.1	1 624	3.8	185.7	1 918	4.5	219.3	-	-	-	294	0.7	33.6	18.1
	Consolidated	7 202	17 262	37.1	12.1	12 626	6.2	146.1	11 022	5.4	127.5	-	-	-	(1 604)	-0.8	(18.6)	-12.7

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				Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1586	Renaissance Health Medical Scheme																	
	Crystal Care	770	993	29.3	2.4	354	10.9	38.3	288	8.8	31.2	-	-	-	(66)	-2.0	(7.2)	-18.7
	Electcare Primecure and Faranani	6 409	13 906	29.6	3.1	3 723	6.2	48.4	4 105	6.8	53.4	-	-	-	382	0.6	5.0	10.3
	Whole Life Med	6 467	15 288	31.6	5.2	444	0.3	5.7	592	0.5	7.6	-	-	-	149	0.1	1.9	33.5
	Consolidated	13 646	30 187	30.6	4.1	4 520	2.3	27.6	4 985	2.6	30.4	-	-	-	464	0.2	2.8	10.3
1575	Resolution Health Medical Scheme																	
	Fundamental	3 688	6 905	26.5	0.5	5 610	41.8	126.8	6 683	49.8	151.0	-	-	-	1 073	8.0	24.3	19.1
	Hospital	6 380	14 541	28.7	1.4	1 122	2.1	14.7	173	0.3	2.3	-	-	-	(948)	-1.8	(12.4)	-84.5
	Prestige	12 879	29 517	29.4	2.2	27 527	10.2	178.1	23 023	8.6	149.0	-	-	-	(4 504)	-1.7	(29.1)	-16.4
	Progressive	18 274	45 772	27.5	0.7	28 957	11.2	132.0	20 006	7.7	91.2	-	-	-	(8 950)	-3.5	(40.8)	-30.9
	Consolidated	41 221	96 735	28.2	1.3	63 215	10.6	127.8	49 886	8.4	100.8	-	-	-	(13 330)	-2.2	(26.9)	-21.1
1446	Selfmed Medical Scheme																	
	Medxxi	5 882	13 898	39.7	14.0	673	0.7	9.5	304	0.3	4.3	-	-	-	(369)	-0.4	(5.2)	-54.8
	Medxxi Chronic	640	1 066	56.7	41.0	94	0.5	12.3	87	0.4	11.3	-	-	-	(8)	-	(1.0)	-8.2
	Medxxi Comprehensive	935	2 109	43.2	17.7	109	0.5	9.7	75	0.4	6.7	-	-	-	(34)	-0.2	(3.0)	-31.1
	Selfmed 80%	1 174	2 071	54.9	38.8	155	0.3	11.0	191	0.4	13.5	-	-	-	36	0.1	2.5	23.1
	Selfsure	4 209	9 535	30.9	6.6	512	0.6	10.1	260	0.3	5.1	-	-	-	(252)	-0.3	(5.0)	-49.2
	Consolidated	12 840	28 679	38.8	14.6	1 543	0.6	10.0	916	0.3	5.9	-	-	-	(627)	-0.2	(4.1)	-40.6
1486	Sizwe Medical Scheme																	
	Sizwe Affordable	19 900	50 148	30.3	4.4	9 817	2.4	41.1	8 315	2.0	34.8	-	-	-	(1 502)	-0.4	(6.3)	-15.3
	Sizwe Affordable Network	2 371	6 484	27.0	1.8	29 461	80.3	1 035.5	26 151	71.3	919.1	-	-	-	(3 311)	-9.0	(116.4)	-11.2
	Sizwe Full Benefit	14 284	34 172	37.9	12.9	10 800	2.5	63.0	9 148	2.1	53.4	-	-	-	(1 652)	-0.4	(9.6)	-15.3
	Sizwe Primary	24 044	65 497	28.2	2.4	9 354	2.7	32.4	7 923	2.3	27.5	-	-	-	(1 431)	-0.4	(5.0)	-15.3
	Sizwe Primary Network	357	649	28.6	3.5	1 519	74.6	354.5	1 286	63.2	300.2	-	-	-	(232)	-11.4	(54.2)	-15.3
	Consolidated	60 956	156 950	30.9	5.3	60 950	4.9	83.3	52 822	4.2	72.2	-	-	-	(8 128)	-0.7	(11.1)	-13.3
1141	Spectramed																	
	Alliance	12 837	25 560	29.0	2.7	-	-	-	-	-	-	-	-	-	-	-	-	-
	Choice	4 488	8 405	33.4	7.8	-	-	-	-	-	-	-	-	-	-	-	-	-
	Elite	51 192	133 725	29.4	2.8	-	-	-	-	-	-	-	-	-	-	-	-	-
	Hospital	2 632	5 635	37.6	11.3	-	-	-	-	-	-	-	-	-	-	-	-	-
	Plus	1 391	2 672	52.0	30.5	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	72 540	175 997	30.1	3.7	-	-	-	-	-	-	-	-	-	-	-	-	-
1464	Suremed Health																	
	Challenger	1 128	2 614	34.2	7.7	120	0.4	8.9	84	0.3	6.2	-	-	-	(37)	-0.1	(2.7)	-30.5
	Explorer	1	2	54.5	-	-	1.2	0.7	-	0.8	0.4	-	-	-	-	-0.5	(0.3)	-37.5
	Navigator	446	1 134	30.0	0.5	46	0.5	8.7	32	0.4	6.0	-	-	-	(14)	-0.2	(2.6)	-30.5
	Shuttle	8	22	26.1	-	-	0.8	1.9	-	0.5	1.3	-	-	-	-	-0.2	(0.6)	-30.3
	Consolidated	1 583	3 772	32.9	5.5	167	0.4	8.8	116	0.3	6.1	-	-	-	(51)	-0.1	(2.7)	-30.5

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				Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R		%
I147	Telemed																		
	Bronze	3 241	5 478	30.2	5.4	15 430	82.8	396.7	18 138	97.3	466.4	-	-	-	2 708	14.5	69.6	17.6	
	Gold	11 739	26 772	39.6	17.8	1 475	0.4	10.5	1 154	0.3	8.2	-	-	-	(321)	-0.1	(2.3)	-21.8	
	Gold Select	643	1 382	45.9	24.2	20 056	103.9	2 599.3	19 545	101.3	2 533.0	-	-	-	(511)	-2.7	(66.3)	-2.6	
	Platinum	8 564	19 109	39.6	12.0	1 172	0.3	11.4	856	0.3	8.3	-	-	-	(316)	-0.1	(3.1)	-27.0	
	Silver	3 821	8 950	27.6	2.0	390	0.6	8.5	307	0.4	6.7	-	-	-	(83)	-0.1	(1.8)	-21.4	
	Consolidated	28 008	61 691	37.2	12.7	38 523	4.7	114.6	40 000	4.9	119.0	-	-	-	1 477	0.2	4.4	3.8	
I592	Thebemed																		
	Energy	3 906	12 972	25.2	0.1	4 655	9.5	99.3	4 362	8.9	93.1	-	-	-	(293)	-0.6	(6.3)	-6.3	
	Frontier	1 228	4 104	26.3	0.5	2 043	8.9	138.7	2 169	9.4	147.2	-	-	-	125	0.5	8.5	6.1	
	Universal	160	297	28.3	0.3	491	46.4	255.8	213	20.1	110.7	-	-	-	(279)	-26.3	(145.1)	-56.7	
	Consolidated	5 294	17 373	25.5	0.2	7 190	9.8	113.2	6 743	9.2	106.1	-	-	-	(447)	-0.6	(7.0)	-6.2	
I422	Topmed Medical Scheme																		
	Topmed 100%	478	752	58.0	43.2	929	3.6	162.0	957	3.7	166.9	(20)	-0.1	(3.5)	8	-	1.4	0.9	
	Topmed 80%	855	1 535	56.1	42.0	1 558	4.9	151.9	1 426	4.5	139.0	27	0.1	2.7	(105)	-0.3	(10.2)	-6.7	
	Topmed Network	1 147	2 104	28.9	5.0	2 879	29.4	209.2	2 179	22.2	158.3	-	-	-	(700)	-7.1	(50.9)	-24.3	
	Topmed Hospital Plan	955	1 755	36.8	10.6	66	0.8	5.7	59	0.7	5.2	-	-	-	(6)	-0.1	(0.6)	-9.9	
	Topmed Incentive Comprehensive	2 964	7 113	39.5	12.2	3 914	4.6	110.0	4 183	4.9	117.6	(177)	-0.2	(5.0)	92	0.1	2.6	2.4	
	Topmed Incentive Savings	3 659	9 107	31.3	4.7	3 047	5.2	69.4	2 226	3.8	50.7	381	0.6	8.7	(440)	-0.7	(10.0)	-14.5	
	Topmed Limited 100	1 200	2 500	43.8	22.8	1 922	6.3	133.5	1 579	5.2	109.6	90	0.3	6.2	(253)	-0.8	(17.6)	-13.2	
	Consolidated	11 258	24 866	37.4	12.6	14 321	5.7	106.0	12 615	5.1	93.4	301	0.1	2.2	(1 405)	-0.6	(10.4)	-9.8	
	Sub-total: registered open schemes	2 114 986	4 951 317	31.9	6.3	1 434 114	3.2	56.5	1 348 726	3.0	53.1	8 087	-	0.3	(77 301)	-0.2	(3.0)	-5.4	
Registered schemes: restricted																			
I005	AECI Medical Aid Society																		
	Basic Carecross	1 631	4 727	38.1	0.1	6 293	30.0	321.5	6 577	31.4	336.0	-	-	-	284	1.4	14.5	4.5	
	Comprehensive	6 311	12 932	48.7	20.7	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Consolidated	7 942	17 659	45.9	15.2	6 293	3.1	66.0	6 577	3.2	69.0	-	-	-	284	0.1	3.0	4.5	
I567	Afrox Medical Aid Society																		
	Base Plan	2 995	7 430	29.6	4.3	259	0.5	7.2	199	0.3	5.6	-	-	-	(59)	-0.1	(1.7)	-22.9	
	Diamond Plan	204	295	69.0	79.7	18	0.2	7.3	15	0.2	5.9	-	-	-	(3)	-	(1.4)	-19.3	
	Consolidated	3 199	7 725	31.1	7.2	277	0.4	7.2	214	0.3	5.6	-	-	-	(63)	-0.1	(1.6)	-22.7	
I456	Alliance Midmed Medical Scheme																		
	Alliance Midmed Policy 120	1 890	4 877	26.8	2.6	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Consolidated	1 890	4 877	26.8	2.6	-	-	-	-	-	-	-	-	-	-	-	-	-	
I534	Altron Medical Aid Scheme																		
	Basic	2 005	3 985	31.0	8.7	519	1.3	21.6	627	1.6	26.1	-	-	-	108	0.3	4.5	20.9	
	Enhanced	4 193	9 601	33.5	8.1	1 833	1.6	36.4	1 311	1.1	26.1	-	-	-	(522)	-0.5	(10.4)	-28.5	
	Consolidated	6 198	13 586	32.8	8.2	2 352	1.5	31.6	1 938	1.3	26.1	-	-	-	(414)	-0.3	(5.6)	-17.6	
I012	Anglo Medical Scheme																		
	Managed Care Plan	7 227	16 236	43.8	23.6	9 802	3.7	113.0	2 014	0.8	23.2	(38)	-	(0.4)	(7 825)	-3.0	(90.2)	-79.8	
	Standard Care Plan	5 067	13 214	28.6	5.7	2 683	2.9	44.1	7 817	8.4	128.6	-	-	-	5 134	5.5	84.4	191.4	
	Value Care Plan	162	447	24.8	3.1	1 103	89.8	567.6	293	23.9	150.7	-	-	-	(810)	-66.0	(416.9)	-73.4	
	Consolidated	12 456	29 897	36.8	15.4	13 588	3.8	90.9	10 125	2.8	67.7	(38)	-	(0.3)	(3 501)	-1.0	(23.4)	-25.8	

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Ref. no.	Name of medical scheme Name of benefit option	Members	Beneficiaries	Average age per beneficiary	Pensioner ratio (>65 years)	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements			Net income/(expense) as % of capitation fees
				Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1571	Anglovaal Group Medical Scheme																	
	Anglovaal Group Medical Scheme	4 134	8 648	39.8	19.1	196	0.2	3.9	183	0.2	3.7	-	-	-	(13)	-	(0.3)	-6.6
	Consolidated	4 134	8 648	39.8	19.1	196	0.2	3.9	183	0.2	3.7	-	-	-	(13)	-	(0.3)	-6.6
1279	Bankmed																	
	Bankmed Basic	10 467	16 303	24.2	0.6	18 035	23.8	143.6	22 469	29.7	178.9	-	-	-	4 434	5.9	35.3	24.6
	Bankmed Comprehensive	53 509	110 975	30.8	7.0	22 053	1.8	34.3	23 665	2.0	36.9	-	-	-	1 612	0.1	2.5	7.3
	Bankmed Core	12 601	19 686	23.4	1.0	23 656	17.7	156.4	29 466	22.1	194.9	-	-	-	5 810	4.4	38.4	24.6
	Bankmed Plus	7 648	17 630	38.5	13.9	3 595	1.2	39.2	4 142	1.4	45.1	-	-	-	547	0.2	6.0	15.2
	Bankmed Traditional	16 114	33 105	28.0	3.0	8 936	2.8	46.2	9 451	3.0	48.9	-	-	-	515	0.2	2.7	5.8
	Consolidated	100 339	197 699	29.8	5.8	76 275	3.8	63.3	89 193	4.4	74.1	-	-	-	12 919	0.6	10.7	16.9
1507	Barloworld Medical Scheme																	
	Barloworld Medical Scheme	5 702	12 236	38.6	19.2	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	5 702	12 236	38.6	19.2	-	-	-	-	-	-	-	-	-	-	-	-	-
1557	BHP Billiton SA Medical Scheme																	
	BHP Billiton SA Medical Scheme	3 753	8 210	42.3	22.2	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	3 753	8 210	42.3	22.2	-	-	-	-	-	-	-	-	-	-	-	-	-
1115	Biz Health Medical Scheme																	
	Premiermed	122	180	64.4	56.1	191	3.3	130.6	270	4.7	184.2	-	-	-	78	1.4	53.5	41.0
	Savemed	188	379	48.4	33.0	106	2.1	47.2	153	2.9	67.6	-	-	-	46	0.9	20.4	43.3
	Valuemed	541	829	62.9	54.5	691	3.6	106.5	1 006	5.2	154.9	-	-	-	314	1.6	48.4	45.5
	Consolidated	851	1 388	59.2	48.9	989	3.3	96.9	1 428	4.7	139.8	-	-	-	439	1.4	43.0	44.4
1526	BMW Employees Medical Aid Society																	
	BMW Option 119	2 396	6 701	27.7	1.2	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	2 396	6 701	27.7	1.2	-	-	-	-	-	-	-	-	-	-	-	-	-
1237	BPSA Medical Scheme																	
	BPSA Medical Society	2 501	5 806	38.8	18.4	1 095	2.1	36.5	1 159	2.2	38.6	-	-	-	64	0.1	2.1	5.8
	Consolidated	2 501	5 806	38.8	18.4	1 095	2.1	36.5	1 159	2.2	38.6	-	-	-	64	0.1	2.1	5.8
1590	Building & Construction Industry Medical Aid Fund																	
	Basic option	4 839	12 055	32.0	4.0	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	4 839	12 055	32.0	4.0	-	-	-	-	-	-	-	-	-	-	-	-	-
1593	Built Environment Professional Associations Medical Scheme (BEPMED)																	
	Pro-Basic	138	234	25.7	0.4	325	34.7	196.1	286	30.6	172.5	-	-	-	(39)	-4.2	(23.6)	-12.0
	Pro-Core	942	2 110	28.8	3.4	75	0.6	6.6	18	0.1	1.6	-	-	-	(57)	-0.4	(5.0)	-75.8
	Pro-Elite	797	2 048	37.4	7.0	67	0.2	7.0	56	0.2	5.9	-	-	-	(11)	-	(1.2)	-16.6
	Consolidated	1 877	4 392	32.7	4.9	467	1.1	20.7	360	0.9	16.0	-	-	-	(107)	-0.3	(4.8)	-22.9
1158	Cawmed Medical Scheme																	
	Cawmed	326	432	76.7	88.9	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	326	432	76.7	88.9	-	-	-	-	-	-	-	-	-	-	-	-	-
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)																	
	CA - Alliance	1 231	2 738	40.2	14.8	364	0.6	24.7	453	0.8	30.6	-	-	-	88	0.1	6.0	24.3
	CA - Double Plus	7 045	15 175	29.6	4.5	2 018	1.0	23.9	1 366	0.6	16.2	-	-	-	(653)	-0.3	(7.7)	-32.3
	CA - First Choice	6 075	7 571	29.5	5.6	1 007	1.8	13.8	316	0.6	4.3	-	-	-	(691)	-1.2	(9.5)	-68.6
	CA - Vital	4 882	8 486	30.5	5.0	1 129	1.6	19.3	302	0.4	5.2	-	-	-	(826)	-1.2	(14.1)	-73.2
	Network Choice	1 801	2 598	24.6	0.9	15 392	86.3	712.2	3 777	21.2	174.8	-	-	-	(11 615)	-65.1	(537.4)	-75.5
	Consolidated	21 034	36 568	30.2	5.4	19 910	4.8	78.9	6 214	1.5	24.6	-	-	-	(13 697)	-3.3	(54.3)	-68.8

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Ref. no.	Name of medical scheme Name of benefit option	Members	Beneficiaries	Average age per beneficiary	Pensioner ratio (>65 years)	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements			Net income/(expense) as % of capitation fees	
				Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%	
1521	Clicks Group Medical Scheme																		
	Clicks Group Medical Scheme	1 649	3 486	27.9	1.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	1 649	3 486	27.9	1.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1570	CSIR Medical Scheme																		
	CSIR Medical Scheme	-	-	-	-	138	0.5	NC	135	0.4	NC	-	-	NC	(3)	-	NC	-2.5	
	Consolidated	-	-	-	-	138	0.5	NC	135	0.4	NC	-	-	NC	(3)	-	NC	-2.5	
1039	DCMed Medical Aid Fund																		
	DCMed	3 607	9 527	28.2	3.3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	3 607	9 527	28.2	3.3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1068	De Beers Benefit Society																		
	De Beers Benefit Society	8 383	20 343	36.0	10.3	630	0.3	6.3	2 573	1.2	25.6	-	-	-	1 943	0.9	19.3	308.3	
	Consolidated	8 383	20 343	36.0	10.3	630	0.3	6.3	2 573	1.2	25.6	-	-	-	1 943	0.9	19.3	308.3	
1484	Edcon Medical Aid Scheme																		
	Essential Comprehensive	1 018	2 004	40.6	16.4	102	0.3	8.4	97	0.3	7.9	-	-	-	(6)	-	(0.5)	-5.5	
	Essential Limited	1 486	2 942	28.4	3.8	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Essential Saver	1 245	2 494	27.4	3.3	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Consolidated	3 749	7 440	31.3	7.0	102	0.2	2.3	97	0.1	2.2	-	-	-	(6)	-	(0.1)	-5.5	
1513	Ellerines Holdings Medical Aid Society																		
	Ellerine Option 121	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Consolidated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1572	Engen Medical Benefit Fund																		
	Engen Medical Benefit Fund	3 220	7 795	35.9	12.9	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Consolidated	3 220	7 795	35.9	12.9	-	-	-	-	-	-	-	-	-	-	-	-	-	
1585	Eythumed Medical Scheme																		
	Option 508	4 113	8 468	30.5	0.5	13 665	41.0	276.9	12 138	36.4	245.9	-	-	-	(1 527)	-4.6	(30.9)	-11.2	
	Consolidated	4 113	8 468	30.5	0.5	13 665	41.0	276.9	12 138	36.4	245.9	-	-	-	(1 527)	-4.6	(30.9)	-11.2	
1271	Fishing Industry Medical Scheme (Fishmed)																		
	Primary	908	2 261	24.3	0.3	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Standard	128	321	23.9	-	468	54.9	304.6	443	52.0	288.5	-	-	-	(25)	-2.9	(16.2)	-5.3	
	Consolidated	1 036	2 582	24.2	0.2	468	11.9	37.6	443	11.2	35.6	-	-	-	(25)	-0.6	(2.0)	-5.3	
1086	Food Workers Medical Benefit Fund																		
	Food Workers Medical Benefit Fund	12 048	17 589	29.5	0.4	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Consolidated	12 048	17 589	29.5	0.4	-	-	-	-	-	-	-	-	-	-	-	-	-	
1578	Foschini Group Medical Aid Scheme																		
	Plan A	1 201	2 385	26.6	1.5	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Plan B	1 071	2 272	35.7	9.9	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Consolidated	2 272	4 657	31.0	5.6	-	-	-	-	-	-	-	-	-	-	-	-	-	
1270	Golden Arrow Employees Medical Benefit Fund																		
	Advance	340	943	34.8	5.9	2 419	77.7	592.8	3 097	99.4	759.1	47	1.5	11.5	725	23.3	177.8	30.0	
	Primary	195	280	67.9	75.0	16	3.8	6.8	17	4.0	7.2	-	-	-	1	0.2	0.4	6.0	
	Standard	1 758	4 607	30.0	4.0	6 091	57.2	288.7	6 512	61.1	308.7	229	2.2	10.9	650	6.1	30.8	10.7	
	Consolidated	2 293	5 830	32.6	7.7	8 526	60.1	309.9	9 626	67.8	349.8	276	1.9	10.0	1 376	9.7	50.0	16.1	

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				Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1598	Government Employees Medical Scheme (GEMS)																	
	Beryl	10 414	29 180	26.5	1.8	90 605	85.0	725.0	67 158	63.0	537.4	8 036	7.5	64.3	(15 411)	-14.5	(123.3)	-17.0
	Emerald	131 821	363 191	25.5	1.6	7 214	0.4	4.6	6 328	0.4	4.0	-	-	-	(886)	-0.1	(0.6)	-12.3
	Onyx	21 546	51 723	33.6	7.3	1 339	0.4	5.2	1 169	0.3	4.5	-	-	-	(170)	-	(0.7)	-12.7
	Ruby	23 233	60 961	24.9	1.0	1 365	0.5	4.9	1 189	0.4	4.3	-	-	-	(176)	-0.1	(0.6)	-12.9
	Sapphire	10 068	34 819	25.8	0.9	37 973	52.8	314.3	17 496	24.3	144.8	7 737	10.8	64.0	(12 741)	-17.7	(105.5)	-33.6
	Consolidated	197 082	539 874	26.3	2.0	138 497	5.4	58.6	93 340	3.7	39.5	15 773	0.6	6.7	(29 384)	-1.1	(12.4)	-21.2
1523	Grintek Electronics Medical Aid Scheme																	
	Option 1	1 162	2 930	30.8	2.3	181	0.7	13.0	58	0.2	4.1	-	-	-	(123)	-0.5	(8.8)	-68.0
	Consolidated	1 162	2 930	30.8	2.3	181	0.7	13.0	58	0.2	4.1	-	-	-	(123)	-0.5	(8.8)	-68.0
1487	Holcim South Africa Medical Scheme																	
	Holcim Budget	83	186	32.0	9.7	6	0.4	5.6	6	0.4	5.6	-	-	-	-	-	0.1	1.0
	Holcim Deluxe	126	291	45.1	17.9	16	0.3	10.4	9	0.2	6.1	-	-	-	(7)	-0.1	(4.3)	-41.3
	Holcim Standard	1 154	2 648	38.5	17.3	102	0.3	7.3	83	0.2	6.0	-	-	-	(19)	-0.1	(1.3)	-18.3
	Consolidated	1 363	3 125	38.7	16.9	123	0.3	7.5	98	0.2	6.0	-	-	-	(25)	-0.1	(1.5)	-20.4
1111	IBM (SA) Medical Aid Society																	
	Essential Comprehensive	2 094	4 880	34.3	7.5	957	2.0	38.1	919	2.0	36.6	-	-	-	(38)	-0.1	(1.5)	-4.0
	Consolidated	2 094	4 880	34.3	7.5	957	2.0	38.1	919	2.0	36.6	-	-	-	(38)	-0.1	(1.5)	-4.0
1591	Impala Medical Plan																	
	Impala Medical Plan	6 329	14 145	30.2	0.2	32 215	97.5	424.2	46 989	142.2	618.7	-	-	-	14 774	44.7	194.5	45.9
	Consolidated	6 329	14 145	30.2	0.2	32 215	97.5	424.2	46 989	142.2	618.7	-	-	-	14 774	44.7	194.5	45.9
1559	Imperial Group Medical Scheme																	
	Imperial Group Medical Scheme	6 340	15 466	28.7	2.0	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	6 340	15 466	28.7	2.0	-	-	-	-	-	-	-	-	-	-	-	-	-
1145	LA-Health Medical Scheme																	
	LA Active	5 157	12 883	28.5	5.1	-	-	-	-	-	-	-	-	-	-	-	-	-
	LA Comprehensive	4 249	7 160	54.5	40.1	2 513	1.7	49.3	2 414	1.6	47.3	-	-	-	(99)	-0.1	(1.9)	-3.9
	LA Core	7 229	12 793	54.4	38.1	-	-	-	-	-	-	-	-	-	-	-	-	-
	LA Focus	2 467	5 780	30.3	5.5	-	-	-	-	-	-	-	-	-	-	-	-	-
	LA Keyplus	2 265	5 139	26.9	1.6	7 166	27.8	263.7	5 628	21.8	207.1	-	-	-	(1 538)	-6.0	(56.6)	-21.5
	Consolidated	21 367	43 755	40.3	20.1	9 679	1.7	37.7	8 042	1.4	31.4	-	-	-	(1 637)	-0.3	(6.4)	-16.9
1197	Libcare Medical Scheme																	
	Libcare	4 979	11 475	29.9	5.3	468	0.4	7.8	204	0.2	3.4	-	-	-	(264)	-0.2	(4.4)	-56.4
	Consolidated	4 979	11 475	29.9	5.3	468	0.4	7.8	204	0.2	3.4	-	-	-	(264)	-0.2	(4.4)	-56.4
1599	Lonmin Medical Scheme																	
	Lonmin Medical Scheme Benefit Plan	20 314	20 599	37.6	-	40 326	48.3	165.4	53 744	64.4	220.5	-	-	-	13 418	16.1	55.0	33.3
	Consolidated	20 314	20 599	37.6	-	40 326	48.3	165.4	53 744	64.4	220.5	-	-	-	13 418	16.1	55.0	33.3
1547	Malcor Medical Scheme																	
	Plan A	1 618	3 964	40.6	15.6	-	-	-	-	-	-	-	-	-	-	-	-	-
	Plan B	2 023	4 713	30.3	4.7	-	-	-	-	-	-	-	-	-	-	-	-	-
	Plan C	374	620	31.3	4.2	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	4 015	9 297	34.8	9.3	-	-	-	-	-	-	-	-	-	-	-	-	-

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				Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1042	Mascom Medical Scheme																	
	Mascom	758	1 203	62.4	58.9	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	758	1 203	62.4	58.9	-	-	-	-	-	-	-	-	-	-	-	-	-
1495	Massmart Health Plan																	
	Massmart Health Plan	1 731	3 819	30.2	1.9	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	1 731	3 819	30.2	1.9	-	-	-	-	-	-	-	-	-	-	-	-	-
1588	MEDCOR																	
	Core	10 797	30 643	23.9	-	1 211	0.5	9.3	-	-	-	-	-	-	(1 211)	-0.5	(9.3)	-100.0
	Core Plus	18 371	49 858	31.0	5.5	2 060	0.5	9.3	-	-	-	-	-	-	(2 060)	-0.5	(9.3)	-100.0
	Consolidated	29 168	80 501	28.3	3.4	3 271	0.5	9.3	-	-	-	-	-	-	(3 271)	-0.5	(9.3)	-100.0
1548	Medipos Medical Scheme																	
	Option A	3 026	5 027	54.7	44.8	-	-	-	-	-	-	-	-	-	-	-	-	-
	Option B	6 045	14 943	30.5	5.3	-	-	-	-	-	-	-	-	-	-	-	-	-
	Option C	814	2 006	27.0	1.0	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	9 885	21 976	35.7	13.9	-	-	-	-	-	-	-	-	-	-	-	-	-
1568	Medisense Medical Scheme																	
	CoreCare	486	930	28.3	0.1	1 481	45.1	253.9	1 602	48.8	274.7	-	-	-	121	3.7	20.8	8.2
	TotalCare	6 898	15 810	30.8	1.8	2 829	2.3	34.2	3 060	2.5	37.0	-	-	-	231	0.2	2.8	8.2
	Consolidated	7 384	16 740	30.6	1.7	4 310	3.5	48.6	4 662	3.7	52.6	-	-	-	352	0.3	4.0	8.2
1535	Metrocare																	
	Metrocare Plan 211	1 732	4 287	34.7	6.6	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	1 732	4 287	34.7	6.6	-	-	-	-	-	-	-	-	-	-	-	-	-
1105	Metropolitan Medical Scheme																	
	Classic	756	1 662	22.4	1.0	-	-	-	-	-	-	-	-	-	-	-	-	-
	Premier	4 294	10 948	28.4	4.5	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	5 050	12 610	27.6	4.0	-	-	-	-	-	-	-	-	-	-	-	-	-
1569	Minemed Medical Scheme																	
	Affordable Option	315	684	29.7	0.7	1 005	51.9	265.9	855	44.1	226.2	-	-	-	(150)	-7.7	(39.7)	-14.9
	Doctor Network	3 200	7 417	36.1	8.6	1 679	2.4	43.7	1 428	2.0	37.2	-	-	-	(251)	-0.4	(6.5)	-14.9
	Hospital Chronic	146	206	54.8	36.4	77	5.3	44.1	66	4.5	37.5	-	-	-	(12)	-0.8	(6.6)	-14.9
	Medical Centre	2 921	6 789	38.3	9.5	2 397	3.8	68.4	2 040	3.3	58.2	-	-	-	(358)	-0.6	(10.2)	-14.9
	Consolidated	6 582	15 096	37.1	9.0	5 159	3.8	65.3	4 388	3.2	55.6	-	-	-	(770)	-0.6	(9.7)	-14.9
1566	Moremed Medical Scheme																	
	Hospital	132	235	38.0	13.6	84	6.5	53.0	110	8.5	69.4	-	-	-	26	2.0	16.3	30.8
	Major Medical	190	359	24.9	0.3	-	-	-	-	-	-	-	-	-	-	-	-	-
	Major Medical Plan with CareCross	1 049	1 988	24.5	1.2	2 621	39.2	208.2	3 024	45.2	240.2	-	-	-	403	6.0	32.0	15.4
	Consolidated	1 371	2 582	25.8	2.2	2 705	31.4	164.4	3 134	36.4	190.5	-	-	-	429	5.0	26.1	15.9

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Ref. no.	Name of medical scheme Name of benefit option	Members	Beneficiaries	Average age per beneficiary	Pensioner ratio (>65 years)	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements			Net income/(expense) as % of capitation fees
				Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1600	Motohealth Care Medical Scheme																	
	Basic A	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Basic B	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Casual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Classic	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Dynamic	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Optimum	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Prudent	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1208	Mutual & Federal Medical Aid Fund																	
	Essential	-	-	-	-	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-
	Comprehensive	-	-	-	-	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-
	Consolidated	-	-	-	-	-	-	NC	-	-	NC	-	-	NC	-	-	NC	-
1154	Nampak SA Medical Scheme																	
	Extended Option	2 717	6 542	39.5	13.4	209	0.2	6.4	179	0.2	5.5	-	-	-	(30)	-	(0.9)	-14.4
	Standard Option	2 417	6 293	28.6	3.1	180	0.4	6.2	128	0.3	4.4	-	-	-	(53)	-0.1	(1.8)	-29.3
	Consolidated	5 134	12 835	34.2	8.4	389	0.3	6.3	306	0.2	5.0	-	-	-	(83)	-0.1	(1.3)	-21.3
1241	Naspers Medical Fund																	
	M-Med Option	1 956	4 202	25.1	0.7	408	1.0	17.4	-	-	-	-	-	-	(408)	-1.0	(17.4)	-100.0
	N Option Basic	424	641	27.3	1.7	-	-	-	-	-	-	-	-	-	-	-	-	-
	N Option Plus	4 350	8 530	33.2	6.9	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	6 730	13 373	30.4	4.7	408	0.3	5.1	-	-	-	-	-	-	(408)	-0.3	(5.1)	-100.0
1469	Nedgroup Medical Aid Scheme																	
	Hospital	3 846	6 782	28.9	4.3	4 942	16.5	107.1	5 095	17.0	110.4	-	-	-	153	0.5	3.3	3.1
	Network	1 772	4 353	34.0	10.3	19 068	49.7	896.7	27 870	72.7	1 310.7	-	-	-	8 802	23.0	414.0	46.2
	Platinum	2 413	5 991	36.7	10.9	3 339	4.8	115.3	3 413	4.9	117.9	-	-	-	74	0.1	2.6	2.2
	Savings	8 847	15 459	27.2	3.3	11 480	11.5	108.1	11 883	11.9	111.9	-	-	-	403	0.4	3.8	3.5
	Traditional	7 578	16 457	35.9	12.5	10 340	7.0	113.7	10 572	7.1	116.3	-	-	-	233	0.2	2.6	2.2
	Consolidated	24 456	49 042	32.2	8.1	49 169	12.8	167.5	58 834	15.3	200.5	-	-	-	9 665	2.5	32.9	19.7
1584	Netcare Medical Scheme																	
	Netcare Savings Option	13 593	31 136	27.1	1.7	1 619	0.5	9.9	1 015	0.3	6.2	-	-	-	(604)	-0.2	(3.7)	-37.3
	Consolidated	13 593	31 136	27.1	1.7	1 619	0.5	9.9	1 015	0.3	6.2	-	-	-	(604)	-0.2	(3.7)	-37.3
1214	Old Mutual Staff Medical Aid Scheme																	
	Hospital Plan	1 638	3 308	31.6	7.2	-	-	-	-	-	-	-	-	-	-	-	-	-
	Network Plan	707	1 467	30.8	6.8	2 445	22.4	288.2	2 970	27.2	350.1	-	-	-	525	4.8	61.9	21.5
	Savings Plan	2 153	4 790	28.4	4.1	-	-	-	-	-	-	-	-	-	-	-	-	-
	Traditional Plan	9 113	20 204	30.4	6.3	-	-	-	-	-	-	-	-	-	-	-	-	-
	Traditional Plus Plan	762	1 506	42.5	19.3	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	14 373	31 275	30.8	6.7	2 445	1.0	14.2	2 970	1.2	17.2	-	-	-	525	0.2	3.0	21.5
1441	Parmed Medical Aid Scheme																	
	Plan - 007	2 087	5 387	52.3	20.3	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	2 087	5 387	52.3	20.3	-	-	-	-	-	-	-	-	-	-	-	-	-

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				Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1515	PG Bison Medical Aid Society																	
	PG Bison	785	1 801	36.6	12.1	743	3.4	78.9	542	2.5	57.5	-	-	-	(201)	-0.9	(21.3)	-27.1
	Consolidated	785	1 801	36.6	12.1	743	3.4	78.9	542	2.5	57.5	-	-	-	(201)	-0.9	(21.3)	-27.1
	PG Group Medical Scheme	1 187	2 513	35.4	14.4	137	0.4	9.6	47	0.1	3.3	-	-	-	(90)	-0.3	(6.3)	-65.5
	Consolidated	1 187	2 513	35.4	14.4	137	0.4	9.6	47	0.1	3.3	-	-	-	(90)	-0.3	(6.3)	-65.5
1563	Pick n Pay Medical Scheme																	
	Pick n Pay Medical Scheme	6 858	14 470	29.4	3.2	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	6 858	14 470	29.4	3.2	-	-	-	-	-	-	-	-	-	-	-	-	-
1583	Platinum Health																	
	Basic Option	8 368	8 663	38.8	-	786	2.0	7.8	722	1.9	7.2	-	-	-	(64)	-0.2	(0.6)	-8.1
	Enhanced Option	20 410	40 117	29.9	2.9	11 853	6.2	48.4	10 894	5.7	44.5	-	-	-	(959)	-0.5	(3.9)	-8.1
	Consolidated	28 778	48 780	31.6	2.4	12 639	5.5	36.6	11 616	5.0	33.6	-	-	-	(1 022)	-0.4	(3.0)	-8.1
1194	Profmed																	
	Pro Active	10 649	29 794	31.5	4.1	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pro Active Plus	1 507	3 441	32.1	4.7	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pro Pinnacle	2 900	6 507	46.7	22.4	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pro Secure	7 062	18 620	38.4	11.6	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pro Secure Plus	1 587	3 544	40.5	15.0	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	23 705	61 906	35.7	8.9	-	-	-	-	-	-	-	-	-	-	-	-	-
1516	Quantum Medical Aid Society																	
	Essential Comprehensive	989	1 999	40.1	15.6	273	1.0	23.0	262	1.0	22.1	-	-	-	(11)	-	(0.9)	-3.9
	Essential Saver	5 624	11 972	29.2	5.3	504	0.7	7.5	485	0.7	7.2	-	-	-	(19)	-	(0.3)	-3.9
	Keycare Plus	545	1 063	24.7	1.2	1 384	25.3	211.6	1 468	26.8	224.5	-	-	-	85	1.5	13.0	6.1
	Consolidated	7 158	15 034	30.4	6.4	2 161	2.0	25.2	2 215	2.1	25.8	-	-	-	55	0.1	0.6	2.5
1201	Rand Water Medical Scheme																	
	Option A	2 328	6 365	31.1	7.6	1 193	1.7	42.7	895	1.3	32.0	-	-	-	(297)	-0.4	(10.6)	-24.9
	Option B	445	454	44.8	0.2	2 718	91.1	509.0	1 458	48.9	273.0	-	-	-	(1 260)	-42.3	(236.0)	-46.4
	Consolidated	2 773	6 819	32.0	7.1	3 911	5.3	117.5	2 353	3.2	70.7	-	-	-	(1 557)	-2.1	(46.8)	-39.8
1430	Remedi Medical Aid Scheme																	
	Classic	4 286	8 607	28.7	4.4	493	0.6	9.6	384	0.5	7.5	-	-	-	(109)	-0.1	(2.1)	-22.2
	Comprehensive	7 694	19 070	31.5	5.2	975	0.4	10.6	759	0.3	8.2	-	-	-	(216)	-0.1	(2.3)	-22.2
	Standard	2 067	5 055	25.6	1.1	6 869	27.0	276.9	6 998	27.5	282.1	-	-	-	129	0.5	5.2	1.9
	Consolidated	14 047	32 732	29.8	4.4	8 337	2.4	49.5	8 140	2.4	48.3	-	-	-	(197)	-0.1	(1.2)	-2.4
1176	Retail Medical Scheme																	
	Essential Comprehensive Option	435	891	48.0	25.5	215	1.0	41.3	210	1.0	40.1	-	-	-	(6)	-	(1.1)	-2.7
	Essential Option	3 202	6 459	26.3	0.8	-	-	-	-	-	-	-	-	-	-	-	-	-
	Essential Plus Option	1 457	2 883	41.9	20.2	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	5 094	10 233	32.6	8.4	215	0.2	3.5	210	0.2	3.4	-	-	-	(6)	-	(0.1)	-2.7
1013	Rhodes University Medical Scheme																	
	RUMED	936	1 998	40.2	14.9	62	0.3	5.5	47	0.3	4.2	-	-	-	(15)	-0.1	(1.3)	-24.1
	Consolidated	936	1 998	40.2	14.9	62	0.3	5.5	47	0.3	4.2	-	-	-	(15)	-0.1	(1.3)	-24.1
1209	SA Breweries Medical Aid Society																	
	Castellion Option	2 814	6 773	25.2	0.8	213	0.6	6.3	100	0.3	3.0	-	-	-	(114)	-0.3	(3.4)	-53.3
	SAB Option	5 724	13 183	30.0	5.6	446	0.3	6.5	209	0.1	3.0	-	-	-	(238)	-0.2	(3.5)	-53.3
	Consolidated	8 538	19 956	28.4	3.9	660	0.4	6.4	308	0.2	3.0	-	-	-	(351)	-0.2	(3.4)	-53.3

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				Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%
1424	SABC Medical Aid Scheme																	
	SABC Plan 009	4 296	9 442	33.6	10.0	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	4 296	9 442	33.6	10.0	-	-	-	-	-	-	-	-	-	-	-	-	-
1038	SAMWUMED																	
	Option A	16 091	40 706	31.7	5.9	-	-	-	-	-	-	-	-	-	-	-	-	-
	Option B	7 532	19 971	27.7	2.2	511	0.5	5.7	803	0.8	8.9	-	-	-	291	0.3	3.2	57.0
	Consolidated	23 623	60 677	30.4	4.7	511	0.2	1.8	803	0.3	2.8	-	-	-	291	0.1	1.0	57.0
1527	Sappi Medical Aid Scheme																	
	Sappi Medical Aid Scheme	4 088	9 633	35.4	11.3	378	0.3	7.7	424	0.4	8.6	-	-	-	45	-	0.9	12.0
	Consolidated	4 088	9 633	35.4	11.3	378	0.3	7.7	424	0.4	8.6	-	-	-	45	-	0.9	12.0
1234	Sasolmed																	
	Sasolmed	23 310	63 298	29.7	4.1	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	23 310	63 298	29.7	4.1	-	-	-	-	-	-	-	-	-	-	-	-	-
1531	Sedmed																	
	Sedmed	875	2 084	43.2	23.2	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	875	2 084	43.2	23.2	-	-	-	-	-	-	-	-	-	-	-	-	-
1243	Siemens Medical Scheme																	
	Siemens Medical Scheme	2 910	6 629	32.4	6.6	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	2 910	6 629	32.4	6.6	-	-	-	-	-	-	-	-	-	-	-	-	-
1580	South African Police Service Medical Scheme (POLMED)																	
	Higher Plan	91 471	292 582	27.0	3.1	9 608	0.3	8.8	12 137	0.4	11.1	-	-	-	2 529	0.1	2.3	26.3
	Lower Plan	61 380	150 402	22.9	1.0	6 137	1.2	8.3	2 502	0.5	3.4	-	-	-	(3 636)	-0.7	(4.9)	-59.2
	Consolidated	152 851	442 984	25.6	2.4	15 745	0.5	8.6	14 638	0.4	8.0	-	-	-	(1 107)	-	(0.6)	-7.0
1254	Stocksmed																	
	Stocksmed	887	1 944	32.5	5.8	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	887	1 944	32.5	5.8	-	-	-	-	-	-	-	-	-	-	-	-	-
1544	Tiger Brands Medical Scheme																	
	Option I	5 373	12 450	39.0	16.2	-	-	-	2 926	2.2	45.4	-	-	-	2 926	2.2	45.4	-
	Consolidated	5 373	12 450	39.0	16.2	-	-	-	2 926	2.2	45.4	-	-	-	2 926	2.2	45.4	-
1582	Transmed Medical Fund																	
	Essential	6 098	8 528	69.0	72.3	-	-	-	-	-	-	-	-	-	-	-	-	-
	Private Cover Plus Savings	17 869	38 203	42.6	11.1	-	-	-	-	-	-	-	-	-	-	-	-	-
	Standard	6 097	8 264	73.0	84.3	-	-	-	-	-	-	-	-	-	-	-	-	-
	Standard Top Up	9 295	11 808	75.2	88.7	-	-	-	-	-	-	-	-	-	-	-	-	-
	State plus Network	6 035	15 577	32.3	2.3	31 377	74.0	433.3	12 895	30.4	178.1	-	-	-	(18 482)	-43.6	(255.2)	-58.9
	State plus Own Choice	21 800	54 533	34.9	7.7	-	-	-	-	-	-	-	-	-	-	-	-	-
	Ubuntu	9 594	19 407	36.7	10.3	129 880	82.3	1 128.1	120 726	76.5	1 048.6	-	-	-	(9 154)	-5.8	(79.5)	-7.0
	Consolidated	76 788	156 320	43.6	22.0	161 257	13.1	175.0	133 621	10.8	145.0	-	-	-	(27 636)	-2.2	(30.0)	-17.1
1579	Tsogo Sun Group Medical Scheme																	
	Classic Comprehensive	1 465	3 388	27.8	3.8	360	1.1	20.5	344	1.0	19.6	-	-	-	(15)	-	(0.9)	-4.2
	Classic Saver	1 345	2 579	23.1	0.1	20	0.1	1.3	20	0.1	1.2	-	-	-	(1)	-	(0.1)	-4.2
	Consolidated	2 810	5 967	25.8	2.2	380	0.7	11.3	364	0.7	10.8	-	-	-	(16)	-	(0.5)	-4.2

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				Years	%	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	R'000	As % of GCI	pmpm R	%	
1434	Umed																		
	Classic -previous Option 2	6 851	16 417	41.1	12.6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Value -previous Option 1	1 540	3 855	30.1	3.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	8 391	20 272	39.0	10.9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1597	Umvuzo Health Medical Scheme																		
	Standard	6 877	17 769	27.5	0.4	30 868	41.2	374.1	25 045	33.4	303.5	-	-	-	(5 823)	-7.8	(70.6)	-18.9	
	Supreme	250	652	27.3	1.1	1 127	36.1	375.7	1 379	44.2	459.7	-	-	-	252	8.1	84.0	22.4	
	Ultra Affordable	5 149	8 447	32.0	0.2	14 598	45.4	236.3	12 821	39.9	207.5	-	-	-	(1 777)	-5.5	(28.8)	-12.2	
	Consolidated	12 276	26 868	28.9	0.4	46 594	42.3	316.3	39 246	35.6	266.4	-	-	-	(7 348)	-6.7	(49.9)	-15.8	
1520	University of KwaZulu-Natal Medical Scheme																		
	Savings Plus Plan	3 459	7 398	37.7	13.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	3 459	7 398	37.7	13.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1282	University of the Witwatersrand Staff Medical Aid Scheme																		
	University of Witwatersrand Staff Medical Aid	2 868	6 248	37.5	12.6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	2 868	6 248	37.5	12.6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1291	Witbank Coalfields Medical Aid Scheme																		
	Comprehensive option	6 768	17 337	30.3	5.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Yebomed	131	298	20.3	-	447	84.2	284.3	447	84.2	284.3	-	-	-	-	-	-	-	-
	Consolidated	6 899	17 635	30.1	5.4	447	0.2	5.4	447	0.2	5.4	-	-	-	-	-	-	-	-
1293	Wooltru Healthcare Fund																		
	Core Option	787	1 451	26.7	2.5	2 465	35.5	261.0	1 973	28.4	208.9	-	-	-	(492)	-7.1	(52.1)	-20.0	
	Extended Option	1 118	2 479	35.6	11.5	1 297	4.1	96.7	2 956	9.4	220.4	-	-	-	1 660	5.3	123.7	128.0	
	Plus Option	6 900	14 575	27.3	2.7	7 635	7.5	92.2	4 160	4.1	50.2	-	-	-	(3 475)	-3.4	(42.0)	-45.5	
	Consolidated	8 805	18 505	28.4	3.9	11 396	8.2	107.9	9 089	6.5	86.0	-	-	-	(2 307)	-1.7	(21.8)	-20.2	
1253	Xstrata Medical Aid Scheme																		
	107	6 687	19 123	23.0	0.3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Consolidated	6 687	19 123	23.0	0.3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Sub-total: registered restricted schemes	1 063 941	2 526 723	30.4	6.0	702 465	3.6	55.0	648 140	3.3	50.8	16 012	0.1	1.3	(38 313)	-0.2	(3.0)	-5.5	
	Total registered schemes	3 178 927	7 478 040	31.4	6.2	2 136 579	3.3	56.0	1 996 866	3.1	52.3	24 099	-	0.6	(115 614)	-0.2	(3.0)	-5.4	

Notes

- pmpm = per member per month
- GCI = Gross Contribution Income

- The scheme liquidated in 2007. No figures were submitted at the time of finalising the Annual Report.
 - The audited figures for Clicks Group Medical Scheme were not submitted at the time of finalising the Annual Report.
 - Ellerines Holdings Medical Aid Society was liquidated with effect from 1 July 2007.

- The following schemes amalgamated in 2007:
 - CSIR Medical Scheme amalgamated with Bestmed Medical Scheme with effect from 1 September 2007.
 - Mutual & Federal Medical Aid Fund amalgamated with Nedgroup Medical Aid Scheme with effect from 1 July 2007.

- The scheme was registered in 2007. The solvency ratio is not directly comparable to the rest of the industry.

Name of administrator	No. of medical schemes	Average beneficiaries	Average members	Market share	No. of medical schemes	Average beneficiaries	Market share	Gross Contribution Income (GCI)	pabpm	Market share	Gross Contribution Income (GCI)	pabpm	Market share	Net relevant healthcare expenditure incurred	pabpm	Market share	Net relevant healthcare expenditure incurred	pabpm	Market share
	2007	2007	2007	2007 %	2006	2006	2006 %	2007 R'000	2007 R	2007 %	2006 R'000	2006 R	2006 %	2007 R'000	2007 R	2007 %	2006 R'000	2006 R	2006 %
Discovery Health (Pty) Ltd	11	2 027 543	896 728	27.7	10	1 939 238	27.8	19 834 434	815.2	30.7	17 690 639	760.2	30.7	12 187 195	500.9	24.2	11 236 080	482.8	24.9
Medscheme Holdings (Pty) Ltd	19	1 028 943	423 974	14.1	20	1 216 653	17.4	8 994 240	728.4	13.9	9 354 535	640.7	16.3	7 603 861	615.8	15.1	7 911 994	541.9	17.5
Metropolitan Health Group (Pty) Ltd	18	1 344 848	543 984	18.4	18	994 415	14.2	10 918 569	676.6	16.9	7 827 687	656.0	13.6	9 541 869	591.3	18.9	7 022 667	588.5	15.5
Self-administered	17	741 686	333 160	10.1	19	766 723	11.0	6 911 882	776.6	10.7	6 658 738	723.7	11.6	5 917 239	664.8	11.7	5 624 891	611.4	12.4
Old Mutual Healthcare (Pty) Ltd	10	517 599	220 686	7.1	9	357 464	5.1	3 929 624	632.7	6.1	2 621 498	611.1	4.6	3 364 410	541.7	6.7	2 199 574	512.8	4.9
Momentum Medical Scheme Administrators (Pty) Ltd	10	291 225	127 206	4.0	10	271 742	3.9	2 722 105	778.9	4.2	2 377 054	729.0	4.1	2 078 127	594.7	4.1	1 834 467	562.6	4.1
Allcare Administrators (Pty) Ltd	7	191 529	63 682	2.6	7	215 846	3.1	1 481 661	644.7	2.3	1 449 231	559.5	2.5	1 260 978	548.6	2.5	1 293 825	499.5	2.9
Rowan Angel (Pty) Ltd	1	186 429	75 251	2.5	1	203 168	2.9	1 547 065	691.5	2.4	1 496 289	613.7	2.6	1 358 926	607.4	2.7	1 251 053	513.1	2.8
Sechaba Medical Solutions (Pty) Ltd	2	179 910	70 739	2.5	1	144 423	2.1	1 436 129	665.2	2.2	1 161 768	670.4	2.0	1 266 360	586.6	2.5	988 481	570.4	2.2
Resolution Administrators (Pty) Ltd	1	96 332	40 214	1.3	1	98 049	1.4	594 626	514.4	0.9	528 377	449.1	0.9	428 123	370.4	0.9	401 076	340.9	0.9
Multimed Healthcare Administrators (Pty) Ltd	1	94 440	37 905	1.3	1	107 065	1.5	1 065 701	940.4	1.6	1 089 102	847.7	1.9	919 239	811.1	1.8	968 590	753.9	2.1
Full Circle Health (Pty) Ltd	3	89 286	33 186	1.2	2	98 446	1.4	675 692	630.6	1.0	679 847	575.5	1.2	635 161	592.8	1.3	655 426	554.8	1.4
Sigma Health Fund Managers (Pty) Ltd	1	81 558	32 997	1.1	1	95 968	1.4	721 675	737.4	1.1	807 205	700.9	1.4	553 590	565.6	1.1	643 545	558.8	1.4
Status Medical Aid Administrators (Pty) Ltd	9	80 887	34 705	1.1	9	81 366	1.2	704 956	726.3	1.1	667 119	683.3	1.2	656 548	676.4	1.3	614 404	629.3	1.4
HDS Medical (Pty) Ltd	2	59 794	25 980	0.8	2	64 365	0.9	639 528	891.3	1.0	629 284	814.7	1.1	459 159	639.9	0.9	459 859	595.4	1.0
PPS Medical Scheme Administrator (Pty) Ltd	1	62 015	23 790	0.8	1	62 985	0.9	526 133	707.0	0.8	490 008	648.3	0.9	469 056	630.3	0.9	408 151	540.0	0.9
Prosperity Health Managers (Pty) Ltd	2	56 660	22 525	0.8	2	56 331	0.8	429 927	632.3	0.7	393 196	581.7	0.7	438 336	644.7	0.9	376 861	557.5	0.8
Providence Healthcare Risk Managers (Pty) Ltd	5	50 936	21 381	0.7	4	46 311	0.7	403 014	659.4	0.6	343 902	618.8	0.6	352 036	575.9	0.7	286 341	515.3	0.6
Eternity Private Health Fund Administrators (Pty) Ltd	1	36 184	20 924	0.5	1	34 749	0.5	414 874	955.5	0.6	379 482	910.1	0.7	323 104	744.1	0.6	293 772	704.5	0.6
Ingwe Med (Pty) Ltd	1	29 618	17 359	0.4	1	31 617	0.5	166 995	469.9	0.3	156 509	412.5	0.3	139 112	391.4	0.3	133 072	350.7	0.3
V Medical Aid Administrators (Pty) Ltd	1	29 395	13 063	0.4	1	30 782	0.4	264 588	750.1	0.4	252 527	683.6	0.4	255 349	723.9	0.5	236 296	639.7	0.5
Private Health Administrators	1	19 717	8 227	0.3	1	24 240	0.3	197 839	836.1	0.3	224 645	772.3	0.4	154 190	651.7	0.3	169 868	584.0	0.4
Thebe ya Bophelo Healthcare Administrators	1	17 475	5 286	0.2	1	16 829	0.2	73 086	348.5	0.1	65 516	324.4	0.1	57 957	276.4	0.1	50 880	251.9	0.1
Mpumalanga Managed Health Care (Pty) Ltd	-	-	-	-	1	16 520	0.2	-	-	-	168 011	847.5	0.3	-	-	-	109 812	553.9	0.2
Sekmed Medical Aid Administrators (Pty) Ltd	-	-	-	-	1	6 428	0.1	-	-	-	54 544	707.1	-	-	-	-	37 362	484.3	0.1
Grand total	125	7 314 009	3 092 952	100.0	125	6 981 723	100.0	64 654 344	736.6	100.0	57 566 711	687.1	100.0	50 419 924	574.5	100.0	45 208 347	539.6	100.0

Name of administrator	Gross administration expenditure	pabpm	As % of GCI	Gross administration expenditure	pabpm	As % of GCI	Administration fees received				Managed care: management services received				Total fees received: administration and management care: management services			
	2007 R'000	2007 R	2007 %	2006 R'000	2006 R	2006 %	2007 R'000	pabpm R	pampm R	As % of GCI 2007	2007 R'000	pabpm R	pampm R	As % of GCI 2007	2007 R'000	pabpm R	pampm R	As % of GCI 2007
Discovery Health (Pty) Ltd	2 216 713	91.1	11.2	2 115 047	90.9	12.0	2 093 029	86.0	194.5	10.6	465 125	19.1	43.2	2.3	2 558 154	105.1	237.7	12.9
Medscheme Holdings (Pty) Ltd	809 660	65.6	9.0	900 848	61.7	9.6	594 570	48.2	116.9	6.4	101 615	8.2	20.0	1.1	728 441	59.0	143.2	8.1
Metropolitan Health Group (Pty) Ltd	672 896	41.7	6.2	528 190	44.3	6.7	544 707	33.8	83.4	7.0	34 667	2.1	5.3	0.3	579 375	35.9	88.8	5.3
Self-administered	570 168	64.1	8.2	552 157	60.0	8.3	28 631	3.2	7.2	0.4	27 739	3.1	6.9	0.4	56 370	6.3	14.1	0.8
Old Mutual Healthcare (Pty) Ltd	448 200	72.2	11.4	274 990	64.1	10.5	380 199	61.2	143.6	14.5	39 524	6.4	14.9	1.0	420 327	67.7	158.7	10.7
Momentum Medical Scheme Administrators (Pty) Ltd	237 655	68.0	8.7	216 152	66.3	9.1	208 187	59.6	136.4	8.8	80 239	23.0	52.6	2.9	288 427	82.5	188.9	10.6
Allcare Administrators (Pty) Ltd	203 578	88.6	13.7	201 598	77.8	13.9	156 203	68.0	204.4	10.8	9 306	4.0	12.2	0.6	165 509	72.0	216.6	11.2
Rowan Angel (Pty) Ltd	191 222	85.5	12.4	178 058	73.0	11.9	142 991	63.9	158.3	9.6	88	0.0	0.1	-	143 079	64.0	158.4	9.2
Sechaba Medical Solutions (Pty) Ltd	167 198	77.4	11.6	123 952	71.5	10.7	104 932	48.6	123.6	9.0	47 735	22.1	56.2	3.3	152 667	70.7	179.8	10.6
Resolution Administrators (Pty) Ltd	106 249	91.9	17.9	104 582	88.9	19.8	81 021	70.1	167.9	15.3	22 065	19.1	45.7	3.7	103 086	89.2	213.6	17.3
Multimed Healthcare Administrators (Pty) Ltd	80 920	71.4	7.6	83 186	64.8	7.6	64 453	56.9	141.7	5.9	9 309	8.2	20.5	0.9	73 762	65.1	162.2	6.9
Full Circle Health (Pty) Ltd	52 890	49.4	7.8	51 195	43.3	7.5	38 449	35.9	96.5	5.7	12 527	11.7	31.5	1.9	50 976	47.6	128.0	7.5
Sigma Health Fund Managers (Pty) Ltd	77 072	78.7	10.7	120 526	104.7	14.9	39 998	40.9	101.0	5.0	4 900	5.0	12.4	0.7	44 899	45.9	113.4	6.2
Status Medical Aid Administrators (Pty) Ltd	79 049	81.4	11.2	77 427	79.3	11.6	68 734	70.8	165.0	10.3	1 045	1.1	2.5	0.1	69 779	71.9	167.5	9.9
HDS Medical (Pty) Ltd	57 688	80.4	9.0	59 930	77.6	9.5	44 577	62.1	143.0	7.1	5 204	7.3	16.7	0.8	49 781	69.4	159.7	7.8
PPS Medical Scheme Administrator (Pty) Ltd	65 408	87.9	12.4	56 344	74.6	11.5	37 199	50.0	130.3	7.6	-	-	-	-	37 199	50.0	130.3	7.1
Prosperity Health Managers (Pty) Ltd	64 025	94.2	14.9	48 722	72.1	12.4	53 274	78.4	197.1	13.5	8 500	12.5	31.4	2.0	61 774	90.9	228.5	14.4
Providence Healthcare Risk Managers (Pty) Ltd	39 943	65.3	9.9	32 941	59.3	9.6	30 394	49.7	118.5	8.8	3 216	5.3	12.5	0.8	33 609	55.0	131.0	8.3
Eternity Private Health Fund Administrators (Pty) Ltd	48 561	111.8	11.7	43 980	105.5	11.6	41 514	95.6	165.3	10.9	8 327	19.2	33.2	2.0	49 841	114.8	198.5	12.0
Ingwe Med (Pty) Ltd	17 908	50.4	10.7	20 875	55.0	13.3	11 662	32.8	56.0	7.5	13 077	36.8	62.8	7.8	24 739	69.6	118.8	14.8
V Medical Aid Administrators (Pty) Ltd	32 795	93.0	12.4	35 976	97.4	14.2	12 739	36.1	81.3	5.0	-	-	-	-	12 739	36.1	81.3	4.8
Private Health Administrators	25 427	107.5	12.9	32 512	111.8	14.5	18 837	79.6	190.8	8.4	3 556	15.0	36.0	1.8	22 393	94.6	226.8	11.3
Thebe ya Bophelo Healthcare Administrators	8 152	38.9	11.2	7 393	36.6	11.3	6 585	31.4	103.8	10.1	3 066	14.6	48.3	4.2	9 651	46.0	152.1	13.2
Mpumalanga Managed Health Care (Pty) Ltd	-	-	-	8 829	44.5	5.3	-	-	-	-	-	-	-	-	-	-	-	-
Sekmed Medical Aid Administrators (Pty) Ltd	-	-	-	6 239	80.9	11.4	-	-	-	-	-	-	-	-	-	-	-	-
Grand total	6 273 377	71.5	9.7	5 881 649	70.2	10.2	4 802 888	60.0	142.9	7.4	900 830	16.5	38.7	1.4	5 736 577	70.6	165.3	8.9

Notes

- Comparative figures were restated
- pabpm = per average beneficiary per month
- pampm = per average member per month
- Number of medical schemes includes those that were in operation at any point during the year.
- As at the end of December 2007, there were 122 registered schemes.
- Motohealth Care Medical Scheme was registered with effect from 1 October 2007. At the time of going to print, the scheme had not submitted its annual statutory return for the year ending 31 December 2007. But it had communicated its membership figures to the Office.
- GCI = Gross Contribution Income
- The following administrators' names changed during the year under review:
 - Amanzi Health Administrators (Pty) Ltd changed its name to HDS (Pty) Ltd.
 - Sizwe Medical Services (Pty) Ltd changed its name to Sechaba Medical Solutions (Pty) Ltd.
 - Sovereign Health (Pty) Ltd changed its name to Momentum Health (Pty) Ltd.
 - Triangular Health (Pty) Ltd changed its name to Full Circle (Pty) Ltd.
- The following administrators ceased operations during the year under review:
 - Mpumalanga Managed Health Care (Pty) Ltd
 - Sekmed Medical Aid Administrators (Pty) Ltd



Explanatory notes

The following names of schemes changed in 2007:

Ref. no.	New name	Old name	With effect from
1469	Nedgroup Medical Scheme	Nedcor Medical Aid Scheme	1 January 2007
1556	Humanity Medical Scheme	KwaZulu-Natal Medical Aid Scheme	1 November 2007

The following amalgamations took place in 2007:

Ref. no.	Name	Scheme amalgamated with	Ref. no.	With effect from
1208	Mutual & Federal Medical Aid Fund	Nedgroup Medical Scheme	1469	1 July 2007
1570	CSIR Medical Scheme	Bestmed Medical Scheme	1252	1 September 2007

The following liquidation took place in 2007:

Ref. no.	Name	With effect from
1513	Ellerines Holdings Medical Aid Society	1 July 2007

The following scheme was registered in 2007:

Ref. no.	Name	With effect from
1600	Motohealth Care Medical Scheme	1 October 2007

The Office raised queries about Sizwe Medical Scheme's audited Annual Financial Statements which had not been resolved at the time of preparing this Report; this may have an impact on the scheme's financial position and solvency level.

Clicks Group Medical Scheme had not submitted its audited Annual Financial Statements at the time of preparing this Report; this may have an impact on the scheme's financial position and solvency level. Preliminary figures were used in the compilation of the Annexures.

Motohealth Care Medical Scheme was registered on 1 October 2007. At the time of going to print, the scheme had not submitted its annual statutory return for the year ending 31 December 2007, but it had communicated its member-

ship figures to the Office.

Bargaining council medical schemes were formerly known as exempt schemes; they were excluded from the Annexures due to lack of information.

List of acronyms and abbreviations

abpm:	average beneficiary per month	EE:	Employment Equity
Act:	Medical Schemes Act 131 of 1998	Fishmed:	Fishing Industry Medical Scheme
AFS:	Annual Financial Statements	FSA:	Financial Services Authority
AG:	Auditor-General	FSU:	Financial Supervision Unit
AGM:	Annual General Meeting	GAAP:	Generally Accepted Accounting Principles
AGMs:	Annual General Meetings	GAE:	Gross Administration Expenditure
BEPMED:	Built Environment Professional Associations Medical Scheme	GCI:	Gross Contribution Income
Bestmed:	Bestmed Medical Scheme	GEMS:	Government Employees Medical Scheme
BHF:	Board of Healthcare Funders	Genesis:	Genesis Medical Scheme
BMI:	Body Mass Index	Gen-Health:	Gen-Health Medical Scheme
BHP Billiton:	BHP Billiton SA Medical Scheme	GP:	General Practitioner
Bonitas:	Bonitas Medical Fund	GPs:	General Practitioners
CAMAF:	Chartered Accountants (SA) Medical Aid Fund	GRAP:	Generally Recognised Accounting Practices
CCMA:	Commission for Conciliation, Mediation and Arbitration	HASA:	Hospital Association of South Africa
CEO:	Chief Executive Officer	Hosmed:	Hosmed Medical Aid Scheme
CMS:	Council for Medical Schemes	HPCSA:	Health Professions Council of South Africa
Council:	Council for Medical Schemes	HR:	Human Resources
COMMED:	Community Medical Aid Scheme	Humanity:	Humanity Medical Scheme
Compcare:	Compcare Medical Scheme	IBNR:	Incurred But Not Reported
CPC:	Consumer Protection Council (Nigeria)	ICD-10:	International Classification of Diseases 10th Revision
CPI:	Consumer Price Index	ICU:	Intensive Care Unit
CPIX:	CPI excluding interest rates on mortgage bonds	IFRS:	International Financial Reporting Standards
CSIR:	Council for Scientific and Industrial Research	IoDSA:	Institute of Directors of Southern Africa
CT (scan):	Computerised Tomography	IRBA:	International Regulatory Board of Auditors
DENOSA:	Democratic Nursing Organisation of South Africa	ISBN:	International Standard Book Number
Discovery Health:	Discovery Health Medical Scheme	IT:	Information Technology
Dr:	Doctor	IVR:	Interactive Voice Response
DSP:	Designated Service Provider	KDM:	Klerksdorp Medical Benefit Society
DSPs:	Designated Service Providers	LAN:	Local Area Network

MEDCOR:	Medical Scheme for the Department of Correctional Services	PET (scan):	Positron Emission Tomography
MEDS:	Medical Expenses Distribution Society	PFMA:	Public Finance Management Act 1 of 1999
Medshield:	Medshield Medical Scheme	PMB:	Prescribed Minimum Benefit
Minister:	Minister of Health	PMBs:	Prescribed Minimum Benefits
Motohealth Care:	Motohealth Care Medical Scheme	pmpm:	per member per month
MRC:	Medical Research Council	PMSA:	Personal Medical Savings Account
MRI (scan):	Magnetic Resonance Imaging	POLMED:	South African Police Service Medical Scheme
Ms:	Miss	Pro Sano:	Pro Sano Medical Scheme
MSA:	Medical Schemes Act 131 of 1998	Prof.:	Professor
NDoH:	National Department of Health	PwC:	PricewaterhouseCoopers
Nedgroup:	Nedgroup Medical Aid Scheme	R:	Rand
NHIS:	National Health Insurance Scheme (Nigeria)	RAF:	Risk Assessment Framework
NHRPL:	National Health Reference Price List	RCI:	Risk Contribution Income
NIMAS:	National Independent Medical Aid Society	REF:	Risk Equalisation Fund
no.:	number	Registrar:	Registrar of Medical Schemes
NPC:	Non-Profit Consortium	Renaissance:	Renaissance Health Medical Scheme
NUM:	National Union of Mineworkers	RETAP:	Risk Equalisation Technical Advisory Panel
Office:	Office of the Registrar	SA:	South Africa
Oxygen:	Oxygen Medical Scheme	SABC:	South African Broadcasting Corporation
PAA:	Public Audit Act 25 of 2004	SADA:	South African Dental Association
pab:	per average beneficiary	SAICA:	South African Institute for Chartered Accountants
PABX:	Private Automatic Branch eXchange	SAMA:	South African Medical Association
pabpa:	per average beneficiary per annum	SAMWUMED:	South African Municipal Workers Union Medical Scheme
pabpm:	per average beneficiary per month	SAPS:	South African Police Service
PAIA:	Promotion of Access to Information Act	SCA:	Supreme Court of Appeal
pampm:	per average member per month	SQL:	Structured Query Language
pasbpm:	pabpm in respect of schemes that had savings transactions	t/a:	trading as
pbpm:	per beneficiary per month	UCT:	University of Cape Town
		UP:	University of Pretoria

UK:	United Kingdom
v:	versus
VoIP:	Voice over Internet Protocol

Council for Medical Schemes

