

COUNCIL FOR MEDICAL SCHEMES
ANNUAL REPORT 2015/16

ANNEXURES



OUR MEMBERS, OUR FOCUS



CMS

Council
for Medical Schemes

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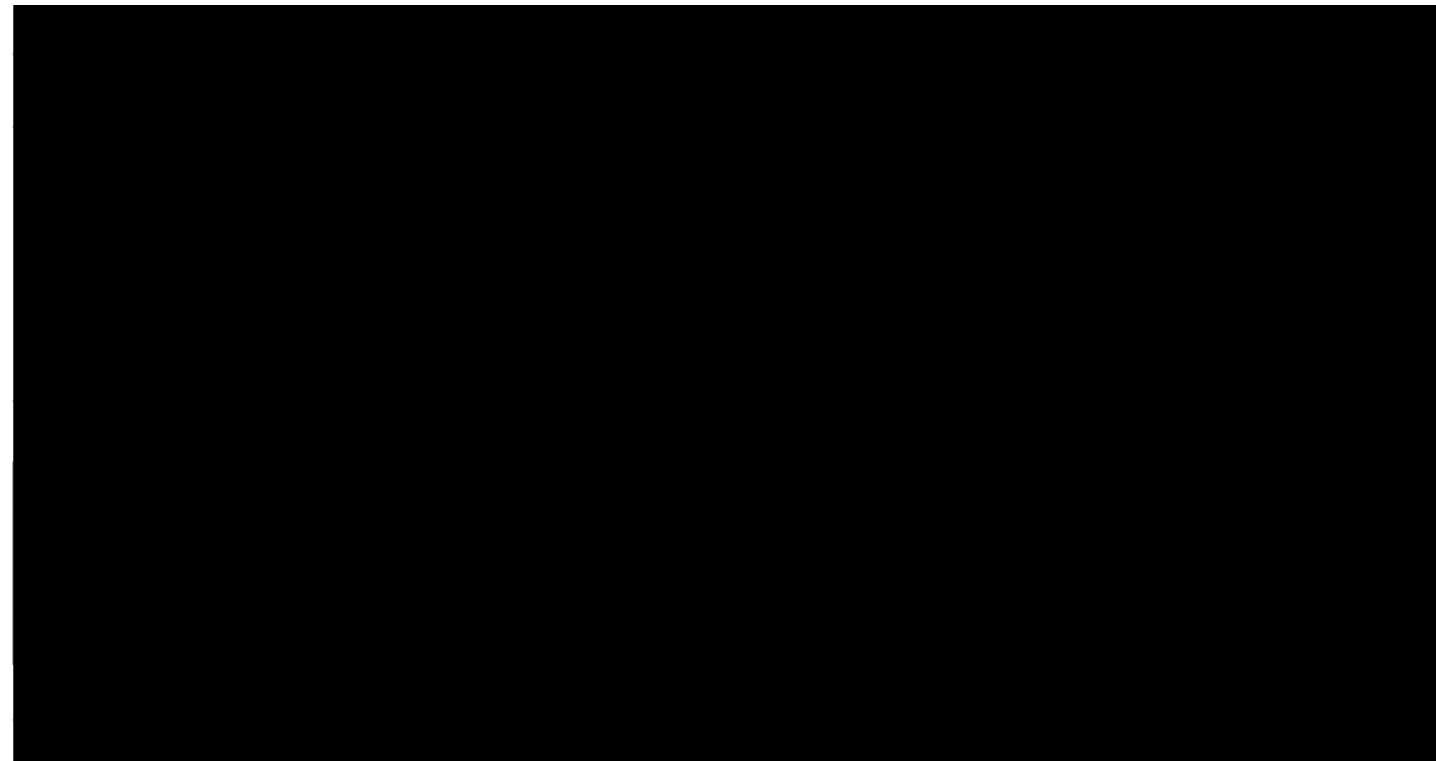
ANNEXURE A:

COMPLIANCE WITH SUBMISSION OF AUDITED ANNUAL FINANCIAL STATEMENTS AND STATUTORY RETURNS

Section 37 of the Medical Schemes Act 131 of 1998 requires every medical scheme to submit its audited Annual Financial Statements, Annual Statutory Returns, and Report of the Board of Trustees within four months after the financial year end to the Registrar. The deadline for the submission of the above documents was 29 April 2016, as per Circular 21 of 2016.

The following scheme submitted its documents after the deadline as stipulated in Circular 21 of 2016. However, the scheme demonstrated good cause for late submission and penalties were waived.

Name of scheme	Outstanding documents	Number of days late
Chartered Accountants (SA) Medical Aid Fund (CAMAF)	All documents	4



ANNEXURE B:

CONSOLIDATED MEMBERSHIP ANALYSIS FOR THE YEAR ENDED 31 DECEMBER 2015

	Members			Dependants			Beneficiaries		
	2015	2014	% change	2015	2014	% change	2015	2014	% change
Membership as at 31 December									
Registered schemes	3 950 927	3 921 232	0.8	4 858 596	4 893 226	(0.7)	8 809 523	8 814 458	(0.1)
- Open schemes	2 327 137	2 295 664	1.4	2 611 316	2 604 311	0.3	4 938 453	4 899 975	0.8
- Restricted schemes	1 623 790	1 625 568	(0.1)	2 247 280	2 288 915	(1.8)	3 871 070	3 914 483	(1.1)
Total membership	3 950 927	3 921 232	0.8	4 858 596	4 893 226	(0.7)	8 809 523	8 814 458	(0.1)
Average membership for the year									
Registered schemes	3 932 700	3 900 846	0.8	4 842 920	4 885 193	(0.9)	8 775 618	8 786 033	(0.1)
- Open schemes	2 310 701	2 275 407	1.6	2 601 780	2 590 325	0.4	4 912 483	4 865 729	1.0
- Restricted schemes	1 621 999	1 625 439	(0.2)	2 241 140	2 294 868	(2.3)	3 863 135	3 920 304	(1.5)
Average membership	3 932 700	3 900 846	0.8	4 842 920	4 885 193	(0.9)	8 775 618	8 786 033	(0.1)
Average no of dependants per average member	1.2	1.3							
Overall pensioner ratio	7.7%	7.3%							
- Open schemes	8.8%	8.5%							
- Restricted schemes	6.1%	5.9%							
Average age per beneficiary	32.3	32.1							
- Open schemes	33.8	33.6							
- Restricted schemes	30.5	30.2							

ANNEXURE C:

BENEFICIARIES AT THE END OF THE YEAR (2005, 2014, 2015): DATA FOR FIGURES 4-6

Age	2005						2014						2015					
	Open		Restricted		All schemes		Open		Restricted		All schemes		Open		Restricted		All schemes	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
under 1	48 806	52 039	12 763	13 516	61 569	65 555	68 477	71 293	64 491	66 365	132 968	137 658	67 241	69 308	62 978	65 483	130 219	134 791
1-4	144 288	151 685	59 446	61 339	203 734	213 024	158 312	164 240	157 218	160 840	315 530	325 080	157 533	163 455	152 540	156 235	310 073	319 690
5-9	197 208	208 489	80 559	83 270	277 767	291 759	185 543	192 492	194 748	200 957	380 291	393 449	191 271	198 396	193 400	199 319	384 671	397 715
10-14	211 309	224 899	84 397	88 148	295 706	313 047	159 430	165 710	172 437	175 157	331 867	340 867	162 151	167 772	169 536	173 059	331 687	340 831
15-19	212 209	220 918	78 898	81 128	291 107	302 046	151 655	155 254	166 507	163 517	318 162	318 771	150 938	154 006	160 571	158 320	311 509	312 326
20-24	169 761	152 465	58 722	54 158	228 483	206 623	154 392	138 150	101 669	75 116	256 061	213 266	150 355	134 692	98 806	73 067	249 161	207 759
25-29	173 974	134 053	67 382	59 577	241 356	193 630	209 725	180 268	147 379	101 243	357 104	281 511	206 908	175 769	142 017	95 261	348 925	271 030
30-34	218 672	178 510	89 123	79 782	307 795	258 292	224 421	202 868	173 900	134 934	398 321	337 802	231 369	207 771	175 044	133 894	406 413	341 665
35-39	225 441	188 742	87 090	90 393	312 531	279 135	204 510	196 782	170 939	132 595	375 449	329 377	205 323	195 459	166 216	131 063	371 539	326 522
40-44	215 129	185 488	85 171	91 077	300 300	276 565	193 332	188 598	172 251	134 896	365 583	323 494	195 050	190 627	170 510	132 192	365 560	322 819
45-49	196 912	171 700	62 641	71 661	259 553	243 361	171 168	161 787	151 515	130 868	322 683	292 655	171 827	161 793	151 643	129 391	323 470	291 184
50-54	149 276	136 136	47 433	50 622	196 709	186 758	161 548	152 868	127 564	112 062	289 112	264 930	160 974	150 293	128 852	114 044	289 826	264 337
55-59	121 101	112 538	40 076	40 562	161 177	153 100	137 934	130 157	96 749	83 047	234 683	213 204	140 552	130 922	98 602	84 613	239 154	215 535
60-64	82 090	78 446	32 152	28 926	114 242	107 372	108 056	96 469	64 610	49 751	172 666	146 220	111 068	98 952	66 467	50 040	177 535	148 992
65-69	57 866	51 616	27 988	23 993	85 854	75 609	87 136	73 851	47 541	33 231	134 677	107 082	90 756	75 924	48 928	34 099	139 684	110 023
70-74	41 816	33 794	21 777	17 503	63 593	51 297	62 840	50 541	36 327	24 171	99 167	74 712	66 074	53 170	37 127	24 502	103 201	77 672
75-79	31 068	22 037	16 647	11 793	47 715	33 830	42 281	31 214	26 993	16 507	69 274	47 721	45 625	33 519	28 151	17 228	73 776	50 747
80-84	18 936	11 356	11 202	6 580	30 138	17 936	25 372	16 002	17 994	9 466	43 366	25 468	26 756	17 142	18 217	9 644	44 973	26 786
85+	11 733	5 575	7 191	3 686	18 924	9 261	17 217	8 082	13 575	5 353	30 792	13 435	18 752	8 960	14 327	5 684	33 079	14 644
Total	2 527 595	2 320 486	970 658	957 714	3 498 253	3 278 200	2 523 349	2 376 626	2 104 407	1 810 076	4 627 756	4 186 702	2 550 523	2 387 930	2 083 932	1 787 138	4 634 455	4 175 068

ANNEXURE D:

BENEFICIARIES BY YEAR OF BIRTH FOR THE YEARS ENDED 31 DECEMBER 2014-2015

Year of birth	2014					2015				
	Open schemes		Restricted schemes		All schemes	Open schemes		Restricted schemes		All schemes
	New beneficiaries	Old beneficiaries	New beneficiaries	Old beneficiaries	Total beneficiaries	New beneficiaries	Old beneficiaries	New beneficiaries	Old beneficiaries	Total beneficiaries
1900	-	-	-	2	2	-	-	-	2	2
1901	-	-	-	2	2	-	-	-	1	1
1902	-	-	-	-	-	-	-	-	-	-
1903	-	-	-	-	-	-	-	-	-	-
1904	-	1	-	1	2	-	1	-	-	1
1905	-	1	-	-	1	-	-	-	-	-
1906	-	-	-	1	1	-	-	-	1	1
1907	-	1	-	1	2	-	1	-	-	1
1908	-	4	-	1	5	-	3	-	-	3
1909	-	3	1	1	5	-	1	-	1	2
1910	-	6	1	8	15	-	3	-	6	9
1911	-	15	1	17	33	-	12	-	9	21
1912	-	22	1	17	40	1	11	-	10	22
1913	-	29	1	27	57	-	20	-	18	38
1914	1	52	3	50	106	-	32	1	32	65
1915	3	78	3	64	148	1	53	-	47	101
1916	6	134	4	125	269	1	99	1	89	190
1917	5	183	4	149	341	4	134	1	102	241
1918	6	310	12	289	617	2	221	8	218	449
1919	11	428	6	391	836	7	331	9	287	634
1920	36	706	26	632	1 400	11	524	14	491	1 040
1921	37	986	26	855	1 904	13	793	16	670	1 492
1922	48	1 345	34	1 011	2 438	21	1 080	17	808	1 926
1923	62	1 666	54	1 340	3 122	27	1 368	27	1 114	2 536
1924	94	2 176	71	1 690	4 031	49	1 842	37	1 421	3 349
1925	107	2 788	78	2 087	5 060	68	2 351	43	1 781	4 243
1926	131	3 416	114	2 549	6 210	68	3 005	58	2 264	5 395
1927	157	4 151	152	3 090	7 550	117	3 664	81	2 774	6 636
1928	185	5 025	156	3 543	8 909	138	4 546	100	3 219	8 003
1929	228	5 893	194	4 227	10 542	145	5 378	116	3 847	9 486
1930	270	7 280	283	4 866	12 699	186	6 701	172	4 535	11 594
1931	325	7 908	246	5 132	13 611	210	7 305	165	4 758	12 438
1932	367	8 653	347	5 665	15 032	299	8 098	206	5 334	13 937
1933	393	9 753	361	5 956	16 463	315	9 157	201	5 678	15 351
1934	471	10 815	427	6 642	18 355	325	10 291	249	6 395	17 260
1935	546	12 449	456	7 326	20 777	399	11 920	252	7 023	19 594
1936	579	13 860	534	8 290	23 263	473	13 272	351	8 008	22 104
1937	658	15 447	565	8 753	25 423	537	14 911	362	8 625	24 435
1938	731	17 364	591	9 642	28 328	615	16 820	392	9 401	27 228
1939	826	18 755	654	10 449	30 684	679	18 294	479	10 207	29 659
1940	901	20 347	752	11 093	33 093	770	19 845	550	10 885	32 050
1941	937	21 041	696	10 541	33 215	784	20 560	454	10 391	32 189
1942	1 037	22 793	841	11 993	36 664	931	22 272	566	11 829	35 598
1943	1 145	24 989	827	12 358	39 319	1 019	24 479	599	12 203	38 300
1944	1 265	27 119	852	13 368	42 604	1 126	26 625	612	13 291	41 654

ANNEXURE D: BENEFICIARIES BY YEAR OF BIRTH FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

Year of birth	2014					2015				
	Open schemes		Restricted schemes		All schemes	Open schemes		Restricted schemes		All schemes
	New beneficiaries	Old beneficiaries	New beneficiaries	Old beneficiaries	Total beneficiaries	New beneficiaries	Old beneficiaries	New beneficiaries	Old beneficiaries	Total beneficiaries
1945	1 385	27 292	900	13 706	43 283	1 195	26 932	688	13 603	42 418
1946	1 499	31 478	997	15 148	49 122	1 360	30 950	777	15 011	48 098
1947	1 727	33 289	1 101	16 269	52 386	1 563	32 787	830	16 119	51 299
1948	1 920	33 629	1 334	16 783	53 666	1 660	33 241	920	16 712	52 533
1949	2 039	34 385	1 461	17 240	55 125	1 893	33 710	1 067	16 855	53 525
1950	2 162	36 830	1 495	19 952	60 439	2 108	35 193	1 480	17 843	56 624
1951	2 212	36 824	1 445	19 479	59 960	2 023	35 986	1 217	18 905	58 131
1952	2 454	41 234	1 706	24 176	69 570	2 582	39 630	1 666	22 294	66 172
1953	2 712	42 575	1 990	24 719	71 996	2 620	41 243	1 652	23 578	69 093
1954	3 048	44 989	2 083	27 706	77 826	2 975	43 156	2 117	25 468	73 716
1955	3 174	47 163	2 121	29 369	81 827	3 222	44 949	2 130	27 236	77 537
1956	3 427	50 060	2 351	33 202	89 040	3 439	48 374	2 230	31 632	85 675
1957	3 608	51 864	2 486	35 292	93 250	3 682	50 113	2 305	33 857	89 957
1958	4 027	54 979	2 873	39 862	101 741	4 119	53 142	2 655	38 037	97 953
1959	4 156	55 324	2 774	40 160	102 414	4 305	53 451	2 781	38 483	99 020
1960	4 540	58 450	3 127	43 961	110 078	4 635	56 434	3 199	42 009	106 277
1961	4 442	56 395	2 882	42 184	105 903	4 571	54 829	3 089	40 765	103 254
1962	5 089	60 034	3 441	47 851	116 415	5 218	58 332	3 503	46 103	113 156
1963	5 140	59 645	3 612	49 596	117 993	5 417	57 706	3 686	47 776	114 585
1964	5 317	60 165	3 647	50 781	119 910	5 549	58 228	3 838	49 069	116 684
1965	5 473	58 703	3 697	50 861	118 734	5 675	56 984	3 932	49 156	115 747
1966	5 545	59 803	3 991	52 396	121 735	5 981	58 192	3 948	50 727	118 848
1967	5 948	60 495	3 837	52 567	122 847	6 058	59 012	4 050	50 724	119 844
1968	6 495	64 360	4 338	56 362	131 555	6 822	62 665	4 573	55 280	129 340
1969	6 603	65 278	4 311	55 181	131 373	6 945	63 727	4 366	53 393	128 431
1970	7 274	68 687	4 747	57 971	138 679	7 854	66 933	4 929	56 136	135 852
1971	7 250	68 424	4 533	53 887	134 094	7 933	66 821	4 671	52 301	131 726
1972	8 255	71 249	5 278	59 910	144 692	8 960	69 771	5 347	58 393	142 471
1973	8 365	69 423	5 035	55 741	138 564	8 737	68 050	5 230	54 204	136 221
1974	8 997	71 763	5 567	56 814	143 141	9 458	70 450	5 728	55 566	141 202
1975	9 515	71 033	5 685	56 203	142 436	10 033	69 861	6 020	54 994	140 908
1976	9 852	70 619	5 771	54 249	140 491	10 390	69 641	6 120	52 961	139 112
1977	10 191	69 761	5 907	53 550	139 409	10 957	68 785	6 200	52 541	138 483
1978	10 814	68 688	6 212	52 379	138 093	11 280	68 220	6 446	51 610	137 556
1979	11 762	69 025	6 721	53 782	141 290	12 243	68 647	6 824	53 183	140 897
1980	12 309	71 302	6 953	53 584	144 148	13 342	70 977	7 475	52 995	144 789
1981	13 278	72 038	7 278	53 358	145 952	14 174	72 115	7 830	52 785	146 904
1982	14 346	74 814	8 349	55 778	153 287	15 777	74 517	8 878	55 664	154 836
1983	15 191	72 702	8 816	53 343	150 052	16 563	73 115	9 256	53 433	152 367
1984	15 838	69 449	9 103	49 822	144 212	17 114	70 480	9 725	50 383	147 702
1985	16 571	67 859	9 919	46 757	141 106	17 905	69 253	10 678	47 795	145 631
1986	16 376	61 034	10 033	40 263	127 706	17 786	62 650	10 672	41 943	133 051
1987	16 712	55 250	9 883	34 245	116 090	17 823	57 671	10 630	35 796	121 920
1988	17 411	50 892	10 142	29 531	107 976	18 428	53 578	10 815	31 167	113 988
1989	17 081	47 484	10 389	26 339	101 293	19 309	49 074	11 319	27 617	107 319

ANNEXURE D: BENEFICIARIES BY YEAR OF BIRTH FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

Year of birth	2014					2015				
	Open schemes		Restricted schemes		All schemes	Open schemes		Restricted schemes		All schemes
	New beneficiaries	Old beneficiaries	New beneficiaries	Old beneficiaries	Total beneficiaries	New beneficiaries	Old beneficiaries	New beneficiaries	Old beneficiaries	Total beneficiaries
1990	16 058	44 042	10 662	23 624	94 386	18 971	44 892	11 689	24 422	99 974
1991	14 105	42 985	9 669	23 587	90 346	17 848	41 248	11 494	22 358	92 948
1992	11 569	42 204	8 459	25 817	88 049	15 499	39 280	10 360	21 708	86 847
1993	10 994	41 969	5 997	32 603	91 563	12 651	38 941	9 680	22 871	84 143
1994	6 843	53 695	4 181	58 636	123 355	11 869	39 380	6 511	31 300	89 060
1995	6 249	55 764	4 346	60 672	127 031	7 906	53 484	4 422	56 721	122 533
1996	5 606	56 294	4 518	63 245	129 663	7 240	53 628	4 449	59 405	124 722
1997	5 748	56 099	4 613	63 356	129 816	6 337	54 305	4 397	60 191	125 230
1998	5 751	55 718	4 718	61 641	127 828	6 153	54 016	4 542	59 056	123 767
1999	6 133	56 024	4 902	63 030	130 089	6 642	54 581	4 912	60 374	126 509
2000	6 681	58 231	5 337	64 390	134 639	6 872	56 862	5 161	61 962	130 857
2001	6 776	58 024	5 442	63 856	134 098	7 126	56 654	5 380	61 663	130 823
2002	6 916	58 335	5 598	64 255	135 104	7 564	57 022	5 533	61 879	131 998
2003	7 361	59 998	6 010	64 359	137 728	7 867	58 728	5 888	62 195	134 678
2004	8 261	62 106	6 527	68 404	145 298	8 739	61 135	6 347	66 175	142 396
2005	8 751	64 455	6 943	70 235	150 384	9 300	63 407	7 060	68 177	147 944
2006	9 379	66 828	7 566	72 057	155 830	10 123	65 638	7 677	70 120	153 558
2007	10 067	67 357	7 804	72 166	157 394	10 707	66 625	7 661	70 041	155 034
2008	11 192	70 050	8 537	74 897	164 676	11 614	69 459	8 633	73 003	162 709
2009	11 344	69 467	8 652	73 135	162 598	12 128	69 011	8 790	71 527	161 456
2010	11 760	68 103	8 873	70 652	159 388	12 328	67 922	9 058	69 544	158 852
2011	12 081	67 872	9 294	69 163	158 410	12 932	67 820	9 403	68 811	158 966
2012	13 053	66 489	10 072	67 270	156 884	13 469	67 218	9 998	67 733	158 418
2013	17 317	60 012	15 330	57 765	150 424	14 186	64 973	10 806	63 808	153 773
2014	66 462	3 921	58 358	3 340	132 081	18 919	58 700	15 851	55 497	148 967
2015						69 659	524	58 556	1 479	130 218
Totals	649 555	4 240 773	452 103	3 458 708	8 801 139	715 673	4 211 051	477 889	3 391 897	8 796 510

We expect the number of beneficiaries in the highlighted cells to be zero as no beneficiary born in 2015 can be a member of an option for more than 12 months

Notes:

- a. Beneficiaries in this section are as per submission using the DDDR system. The membership in this annexure is slightly different to the membership reported in the Annual Report and Annexure B. The difference is as a result of data extractions from two different systems at different times.
- b. New beneficiaries refers beneficiaries who were new on the benefit option in the respective financial year.
- c. Old beneficiaries refers beneficiaries who were on the same benefit option in the respective financial year as in the previous financial year

ANNEXURE E:

UTILISATION OF SERVICES FOR THE YEARS ENDED 31 DECEMBER 2014-2015

	2015			2014		
	Open schemes	Restricted schemes	Consolidated	Open schemes	Restricted schemes	Consolidated
Utilisation of primary healthcare services						
Provider utilisation per 1 000 beneficiaries						
General Medical Practice	681.94	814.05	738.48	683.57	805.37	736.49
General Dental Practice	197.15	236.49	214.24	197.48	236.07	214.51
Registered Nurses	11.77	13.20	12.39	8.80	9.76	9.22
Provider utilisation per patient						
General Medical Practice	3.47	3.73	3.59	3.52	3.79	3.65
General Dental Practice	2.10	1.80	1.95	2.11	1.80	1.96
Registered Nurses	2.32	2.83	2.56	2.58	2.97	2.76
Utilisation of hospitals						
Same-day inpatient admissions per 1 000 beneficiaries						
Sub-Acute Facilities	0.06	0.14	0.10	0.06	0.16	0.10
Provincial Hospitals	1.02	28.85	13.09	1.31	32.44	14.96
Private Hospitals ('A' - Status)	9.85	20.69	14.55	9.91	18.53	13.69
Private Hospitals ('B' - Status)	64.83	102.18	81.03	66.05	102.24	81.92
Private Hospitals ('A' & 'B' - Status)	74.68	122.87	95.58	75.96	120.77	95.61
Private Rehab Hospital (Acute)	0.01	0.01	0.01	0.01	0.00	0.01
Unattached Operating Theatres	0.06	0.06	0.06	0.08	0.05	0.07
Approved Day Clinics	12.85	8.45	10.95	11.56	7.57	9.81
Inpatient admissions per 1 000 beneficiaries						
Drug & Alcohol Rehab	1.06	0.78	0.94	1.05	0.74	0.91
Sub-Acute Facilities	2.35	3.02	2.64	2.25	3.24	2.68
Mental Health Institutions	4.22	4.05	4.15	3.83	3.91	3.86
Provincial Hospitals	1.16	3.59	2.21	1.09	4.59	2.62
Private Hospitals ('A' - Status)	18.46	26.64	22.01	17.31	29.15	22.50
Private Hospitals ('B' - Status)	154.03	137.46	146.84	150.27	138.51	145.11
Private Hospitals ('A' & 'B' - Status)	172.49	164.10	168.85	167.58	167.66	167.62
Private Rehab Hospital (Acute)	0.34	0.25	0.30	0.37	0.25	0.32
Hospices	0.27	0.23	0.25	0.29	0.26	0.28
Average length of stay						
Drug & Alcohol Rehab	11.76	14.74	12.83	11.81	15.90	13.27
Mental Health Institutions	10.89	11.72	11.24	11.29	12.22	11.70
Sub-Acute Facilities	10.04	9.76	9.91	9.30	9.11	9.20
Provincial hospitals	6.55	11.51	10.04	7.21	16.37	14.24
Private Hospitals ('A' - Status)	3.76	4.02	3.89	3.79	3.95	3.88
Private Hospitals ('B' - Status)	4.10	4.52	4.27	4.18	4.60	4.36
Private Hospitals ('A' & 'B' - Status)	4.07	4.44	4.22	4.14	4.49	4.29
Hospices	7.64	29.49	16.21	5.90	36.27	18.41
Same-day case admissions by admission category (per 1 000 beneficiaries)						
Ambulatory cases	3.22	1.98	2.68	3.15	2.05	2.66
Emergency room visits	8.73	8.84	8.78	8.44	8.65	8.53
Medical cases	18.68	140.28	71.50	18.20	144.91	74.01
Surgical cases	66.51	16.46	44.77	64.73	13.69	42.25
Maternity cases	0.44	1.60	0.96	0.40	0.73	0.55
All same-day inpatient cases	85.42	157.58	116.76	83.13	158.99	116.54
Inpatient admissions by admission category (per 1 000 beneficiaries)						
All admission categories	196.41	179.26	188.96	187.76	186.79	187.33
Medical cases	114.32	149.84	129.75	109.07	153.99	128.86
Surgical cases	68.23	15.33	45.26	65.06	16.87	43.84
Maternity cases	27.42	26.60	27.06	27.02	30.11	28.42
Average length of stay by admission category (per 1 000 beneficiaries)						
All admission categories	4.37	4.70	4.51	4.34	5.05	4.65
Maternity cases	2.73	2.63	2.69	2.73	2.69	2.71

ANNEXURE E: UTILISATION OF SERVICES FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

	2015			2014		
	Open schemes	Restricted schemes	Consolidated	Open schemes	Restricted schemes	Consolidated
Medical cases	4.82	4.97	4.89	4.82	5.43	5.15
Surgical cases	3.96	3.99	3.96	3.88	3.78	3.86
Inpatient admissions by level of care (per 1 000 beneficiaries)						
General Ward admissions	170.57	170.97	170.75	171.94	167.12	169.80
High Care admissions	25.15	20.09	22.92	24.31	19.11	22.00
ICU (Intensive Care Unit) admissions	10.80	9.32	10.15	10.62	8.28	9.58
Median number of PMB (Prescribed Minimum Benefits) related admissions	104.51	99.58	101.92	96.24	104.188	101.97
Repeat admissions (within 90 days) per 1 000 inpatient admissions	297.52	115.27	220.99	289.08	113.91	214.93
Average length of stay by level of care (per 1 000 beneficiaries)						
General Ward admissions	3.78	4.13	3.93	3.80	4.12	3.94
High Care admissions	3.47	3.96	3.66	3.50	3.98	3.68
ICU (Intensive Care Unit) admissions	5.08	5.04	5.06	5.08	5.69	5.31
Utilisation of diagnostic technology services (per 1 000 beneficiaries)						
PET (Positron Emission Tomography) scans	0.41	0.20	0.32	0.34	0.19	0.27
Angiograms	1.76	0.71	1.31	1.64	0.61	1.19
Renal dialysis services	6.42	3.95	5.38	5.53	3.65	4.73
Bone density scans	7.38	4.29	6.01	7.32	4.32	5.96
MRI (Magnetic Resonance Imaging) scans	28.49	19.01	24.28	26.24	17.91	22.49
CT (Computerised Tomography) scans	48.67	33.71	42.02	45.95	32.19	39.74
Preventative services****						
Contraceptive coverage						
Number of women using contraceptives (per 1 000 female beneficiaries aged 15–49 years)	29.47	23.28	26.69	26.77	20.73	24.03
Child health coverage						
Number of new-borns with suspected septicaemia who receive appropriate antibiotic therapy	473.0	1 824.0	2 297.0	533.0	1 937.0	2 470.0
Number of children (0–59 months) with diarrhoea receiving oral rehydration solution (ORS) (per 1 000 beneficiaries aged 0–5 years)	26.08	63.92	44.49	25.66	61.98	43.61
Number of children (6–59 months) receiving Vitamin A supplementation (per 1 000 beneficiaries aged 0–5 years)	0.73	2.21	1.45	0.57	3.11	1.83
Number of children aged 6–59 months with malaria (per 1 000 beneficiaries aged 0–5 years)	0.47	8.58	4.42	1.3	8.62	4.91
Immunisation coverage						
Number of children (0–1 year) who received BCG (Bacillus Calmette-Guerein) vaccine	11.0	11.0	22.0	18.0	26.0	44.0
Number of children (6 weeks–6 years) who received DTaP (Diphtheria, Tetanus, Pertussis) vaccine	2 189.0	498.0	2 687.0	1 709.0	379.0	2 088.0
Number of children (9 months and older) who received chicken pox vaccine	1 800.0	578.0	2 378.0	989.0	355.0	1 344.0
Number of children (8 weeks–2 years) who received Pentavalent vaccine	1 252.0	285.0	1 537.0	1 695.0	851.0	2 546.0
Number of children (6 weeks–5 years) who received Hexavalent vaccine	4 484.0	2 224.0	6 708.0	2 870.0	1 359.0	4 229.0
Number of children (1–15 years) who received Hepatitis A vaccine	2 524.0	1 447.0	3 971.0	2 555.0	1 583.0	4 138.0
Number of children (9 months and older) who received Measles vaccine	2 734.0	1 093.0	3 827.0	2 367.0	851.0	3 218.0
Number of children (1 year and older) who received MMR (Measles, Mumps and Rubella) vaccine	670.0	367.0	1 037.0	442.0	113.0	555.0
Number of children (0 years and older) who received OPV (Oral Polio Vaccine) vaccine	8 516.0	4 634.0	13 150.0	10 708.0	3 885.0	14 593.0
Number of children (6 weeks–5 years) who received PCV (Pneumococcal Conjugate Vaccine) vaccine	7 670.0	3 001.0	10 671.0	7 173.0	2 490.0	9 663.0
Number of children (6 weeks) who received Rotavirus vaccine	1 435.0	1 134.0	2 569.0	1 242.0	1 032.0	2 274.0
Number of children (32 weeks) who received Rotavirus vaccine	24.0	781.0	805.0	26.0	792.0	818.0
Number of children (6 years and older) who received Td (Tetanus, Diphtheria) vaccine	43.0	19.0	62.0	41.0	16.0	57.0
Number of children (3–12 years) who received Quadrivalent vaccine	278.0	18.0	296.0	328.0	17.0	345.0
Number of beneficiaries who received influenza vaccine (per 1 000 beneficiaries)	9.53	2.54	6.46	7.94	1.78	5.2
Eye care coverage						
Number of beneficiaries who received cataract surgery (per 1 000 beneficiaries)	5.36	2.65	4.17	5.19	2.67	4.07
Mental health coverage						
Number of beneficiaries with psychosis (per 1 000 beneficiaries)	20.22	8.95	15.26	19.26	8.97	14.69
Number of beneficiaries with depression (per 1 000 beneficiaries)	54.48	33.01	45.04	51.77	30.1	42.14
Cancer care coverage						
Number of beneficiaries with breast cancer (per 1 000 female beneficiaries)	49.3	36.08	43.35	45.99	32.58	39.89
Number of beneficiaries with cervical cancer (per 1 000 female beneficiaries)	7.68	6.31	7.06	7.1	6.41	6.79
Number of beneficiaries with prostate cancer (per 1 000 male beneficiaries)	25.02	22.75	24.05	22.81	20.02	21.6
Number of beneficiaries with colon cancer (per 1 000 beneficiaries)	4.62	4.62	4.62	4.41	4.33	4.37

ANNEXURE E: UTILISATION OF SERVICES FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

	2015			2014		
	Open schemes	Restricted schemes	Consolidated	Open schemes	Restricted schemes	Consolidated
Number of beneficiaries with lung cancer (per 1 000 beneficiaries)	2.51	3.55	2.97	2.49	3.37	2.89
Number of beneficiaries with liver cancer (per 1 000 beneficiaries)	0.48	3.58	1.85	0.53	5.54	2.76
Number of women aged 30-49 years screened for cervical cancer (per 1 000 female beneficiaries aged 30-49 years)	201.46	116.37	162.99	203.01	128.23	168.82
Maternal health coverage						
Number of birth admissions (per 1 000 female beneficiaries)	26.32	26.62	26.46	26.8	27.47	27.1
Total number of live births (per 1 000 births)	839.42	931.90	880.27	846.00	945.47	890.65
Number of caesarean sections performed (per 1 000 female beneficiaries)	646.9	708.5	674.8	642.2	697.0	667.46
Number of birth admissions to women under 15 years (per 1 000 female beneficiaries aged under 15 years)	0.56	0.59	0.58	0.48	0.62	0.55
Number of birth admissions to women between 15-19 years (per 1 000 female beneficiaries aged 15-19 years)	9.43	17.33	13.5	9.78	19.07	14.63
Number of mammograms paid (per 1 000 female beneficiaries aged 50-69 years)	320.43	237.14	286.59	313.45	248.07	286.98
Number of pap smears paid for (per 1 000 female beneficiaries aged 15-69 years)	172.25	147.88	161.58	175.41	154.08	166.00
Intra Uterine Contraceptive Device (IUCD) inserted into a woman aged 15-49 years (per 1 000 female beneficiaries aged 15-49 years)	7.98	6.7	7.41	7.78	6.88	7.37
Surgical procedure to protect a woman from further pregnancy (count)	6 939.0	2 178.0	9 117.0	6 651.0	2 412.0	9 063.0
Surgical procedure to prevent a man from being fertile (count)	4 723.0	1 420.0	6 143.0	4 383.0	1 474.0	5 857.0
Subdermal contraceptive implant inserted just under the skin of a woman aged 15-49 years upper arm (per 1 000 female beneficiaries aged 15-49 years)	0.07	0.15	0.11	0.12	0.2	0.16
HIV and TB care coverage						
Number of beneficiaries registered on a HIV (Human Immunodeficiency Virus) disease management program (per 1 000 beneficiaries)	16.6	48.7	30.7	17.5	40.4	27.7
Number of beneficiaries receiving treatment for HIV at least once during the financial year (per 1 000 beneficiaries)	21.7	53.2	35.5	20.4	48.9	33.1
Number of unique beneficiaries tested for HIV (per 1 000 beneficiaries)	1.21	0.92	1.08	1.17	8.77	4.55
Number of circumcisions in 15-49 year old males (per 1 000 beneficiaries aged 15-49 years)	4.22	7.13	5.47	4.47	9.17	6.5
Number of unique HIV beneficiaries on ART (Antiretroviral Therapy) who are virologically suppressed (VL load < 1000 copies/mL)	19 479.0	4 977.0	24 456.0	15 511.0	6 461.0	21 972.0
Number of HIV-positive beneficiaries screened for TB (Tuberculosis)	1 298.0	184.0	1 482.0	1 132.0	258.0	1 390.0
Number of HIV-exposed infants born within the last 12 months who received an HIV test within 2 months of birth	77.0	61.0	138.0	67.0	59.0	126.0
Number of HIV-exposed infants born within the last 12 months who received PMTCT (Prevention of Mother to Child Transmission) prophylaxis	22.0	84.0	106.0	27.0	36.0	63.0
Number of HIV negative beneficiaries issued with Post Exposure Prophylaxis (PEP) following Occupational Exposure	13 963.0	-	13 963.0	16 112.0	-	16 112.0
Number of HIV negative beneficiaries issued with Post Exposure Prophylaxis (PEP) following Sexual Assault	-	60.0	60.0	-	-	-
Number of beneficiaries on TB preventive therapy (isoniazid) for HIV-positive people newly enrolled in HIV care	752.0	269.0	1 021.0	349.0	96.0	445.0
Number of TB patients with test results for isoniazid and rifampicin drug susceptibility	768.0	233.0	1 001.0	632.0	312.0	944.0
Number of beneficiaries on second-line treatment coverage among multidrug-resistant tuberculosis (MDR-TB) cases	95.0	-	95.0	98.0	76.0	174.0
Number of unique beneficiaries screened for TB	249.0	266.0	515.0	302.0	351.0	653.0
Number of unique beneficiaries tested for TB	2 259.0	16 860.0	19 119.0	2 596.0	17 512.0	20 108.0
Number of unique beneficiaries with confirmed TB diagnosis	265.0	182.0	447.0	267.0	278.0	545.0
Number of unique beneficiaries on first-line TB treatment	205.0	12.0	217.0	218.0	236.0	454.0
Malaria care coverage						
Number of beneficiaries receiving intermittent preventive therapy for malaria during pregnancy (IPTp) (per 1 000 beneficiaries)	0.30	0.16	0.24	0.31	0.18	0.26
Number of beneficiaries with confirmed malaria cases (per 1 000 beneficiaries)	1.25	0.06	0.72	1.69	1.66	1.68
Number of beneficiaries treated for confirmed malaria cases (per 1 000 beneficiaries)	5.11	0.10	2.90	4.70	1.64	3.34
Recorded deaths						
Hospital deaths (per 1 000 admissions)	10.10	11.54	10.71	11.18	14.98	12.79
Utilisation of Specialists, Support Specialists, Medical Technology and Supplementary and Allied Health Professionals (per 1 000 beneficiaries)						
Out-of-hospital						
Medical Specialists	224.01	204.50	215.41	222.55	204.57	214.53
Surgical Specialists	139.45	117.38	129.72	139.29	115.68	128.76
Dental Specialists	31.37	52.78	40.80	31.14	53.57	41.15
Anaesthetists	12.98	5.10	9.51	12.58	4.69	9.06
Pathology	313.80	298.30	306.97	313.52	287.95	302.11
Radiology	180.07	164.27	173.11	177.68	161.67	170.54
Medical Technology	4.26	7.04	5.48	3.86	6.01	4.82
Supplementary and Allied Health Professionals	414.08	369.07	394.25	399.15	354.67	379.31
In-hospital						
Medical Specialists	119.16	111.83	115.93	113.72	111.14	112.57
Surgical Specialists	113.66	83.03	100.16	109.81	80.93	96.92
Dental Specialists	1.10	2.95	1.91	1.20	3.10	2.04
Anaesthetists	85.18	67.96	77.60	83.40	67.21	76.18

ANNEXURE E: UTILISATION OF SERVICES FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

	2015			2014		
	Open schemes	Restricted schemes	Consolidated	Open schemes	Restricted schemes	Consolidated
Pathology	137.34	118.36	128.97	133.48	114.45	124.99
Radiology	91.08	76.86	84.81	86.55	75.37	81.56
Medical Technology	0.70	1.73	1.16	0.52	1.46	0.94
Supplementary and Allied Health Professionals	115.51	117.09	116.21	108.83	112.17	110.32
In- and out-of-hospital						
Medical Specialists	343.18	316.33	331.35	336.27	315.71	327.10
Surgical Specialists	253.10	200.41	229.88	249.10	196.61	225.68
Dental Specialists	32.47	55.73	42.72	32.33	56.67	43.19
Anaesthetists	98.16	73.06	87.10	95.98	71.91	85.24
Pathology	451.14	416.66	435.95	447.00	402.40	427.10
Radiology	271.15	241.13	257.92	264.23	237.03	252.10
Medical Technology	4.96	8.77	6.64	4.37	7.48	5.76
Supplementary and Allied Health Professionals	529.59	486.17	510.46	507.99	466.84	489.63
Prevalence of conditions on the Chronic Disease List (beneficiaries with at least one CDL claim) (per 1 000 beneficiaries)						
Addison's Disease (ADS)	0.15	0.14	0.15	0.14	0.10	0.12
Asthma (AST)	39.73	50.94	44.66	38.66	48.94	43.24
Bronchiectasis (BCE)	0.70	1.70	1.13	0.71	2.05	1.30
Bipolar Mood Disorder (BMD)	10.10	9.16	9.69	9.74	8.26	9.08
Cardiac Failure (CHF)	9.62	12.78	11.09	9.22	12.43	10.74
Cardiomyopathy Disease (CMY)	4.76	5.52	5.09	4.80	5.63	5.17
Chronic Obstructive Pulmonary Disease (COP)	5.95	5.79	5.88	5.87	6.02	5.94
Chronic Renal Disease (CRF)	4.03	5.28	4.58	3.73	4.86	4.23
Crohn's Disease (CSD)	0.81	0.55	0.70	0.79	0.51	0.67
Diabetes Insipidus (DBI)	0.33	0.55	0.42	0.32	0.52	0.41
Diabetes Mellitus Type 1 (DM1)	11.32	14.23	12.60	11.19	13.99	12.44
Diabetes Mellitus Type 2 (DM2)	41.59	56.93	48.33	38.76	53.46	45.30
Dysrhythmias (DYS)	7.60	5.93	6.87	7.19	5.89	6.61
Epilepsy (EPL)	10.81	12.60	11.60	10.45	11.78	11.04
Glaucoma (GLC)	8.29	8.05	8.18	7.85	7.32	7.61
Haemophilia (HAE)	0.06	0.05	0.06	0.06	0.05	0.06
HIV (HIV)	21.73	53.17	35.53	20.39	48.93	33.08
Hyperlipidaemia (HYL)	71.75	69.18	70.62	68.74	63.79	66.54
Hypertension (HYP)	144.85	164.74	153.59	141.40	156.99	148.34
Ulcerative Colitis (IBD)	1.95	1.89	1.92	1.89	1.86	1.88
Coronary Artery Disease (IHD)	24.65	21.73	23.37	24.01	21.08	22.71
Multiple Sclerosis (MSS)	0.58	0.38	0.49	0.57	0.48	0.53
Parkinson's Disease (PAR)	1.49	1.44	1.47	1.42	1.35	1.39
Rheumatoid Arthritis (RHA)	6.65	9.06	7.71	6.29	8.69	7.36
Schizophrenia (SCZ)	0.94	1.34	1.11	0.91	1.25	1.06
Systemic Lupus Erythematosus (SLE)	1.11	1.01	1.07	1.06	0.92	1.00
Hypothyroidism (TDH)	24.55	22.82	23.78	23.30	21.36	22.44
Number of beneficiaries registered on the schemes' chronic disease management programme for each CDL (per 1 000 beneficiaries)						
Addison's Disease (ADS)	0.11	0.12	0.11	0.10	0.08	0.09
Asthma (AST)	23.27	30.94	26.65	22.34	28.17	24.94
Bronchiectasis (BCE)	0.18	0.14	0.16	0.15	0.13	0.14
Bipolar Mood Disorder (BMD)	7.22	6.88	7.07	6.91	6.11	6.55
Cardiac Failure (CHF)	4.47	6.93	5.61	4.28	6.54	5.35
Cardiomyopathy Disease (CMY)	2.96	3.39	3.15	2.87	3.36	3.09
Chronic Obstructive Pulmonary Disease (COP)	2.14	2.77	2.42	2.04	2.26	2.14
Chronic Renal Disease (CRF)	1.13	1.57	1.32	1.03	1.36	1.18
Crohn's Disease (CSD)	0.39	0.28	0.34	0.38	0.25	0.32
Diabetes Insipidus (DBI)	0.04	0.08	0.06	0.04	0.06	0.05
Diabetes Mellitus Type 1 (DM1)	3.75	3.64	3.70	3.81	3.53	3.68
Diabetes Mellitus Type 2 (DM2)	29.04	48.40	37.55	26.85	44.41	34.66

ANNEXURE E: UTILISATION OF SERVICES FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

	2015			2014		
	Open schemes	Restricted schemes	Consolidated	Open schemes	Restricted schemes	Consolidated
Dysrhythmias (DYS)	5.32	3.05	4.32	5.29	3.00	4.27
Epilepsy (EPL)	5.63	8.06	6.70	5.52	7.40	6.36
Glaucoma (GLC)	4.73	5.25	4.96	4.51	4.73	4.61
Haemophilia (HAE)	0.03	0.03	0.03	0.03	0.02	0.03
HIV (HIV)	16.62	48.74	30.72	17.54	40.43	27.72
Hyperlipidaemia (HYL)	47.43	58.37	52.24	46.22	52.44	48.99
Hypertension (HYP)	95.92	132.08	111.82	95.29	124.50	108.30
Ulcerative Colitis (IBD)	0.71	0.65	0.69	0.67	0.58	0.63
Coronary Artery Disease (IHD)	12.31	10.71	11.61	11.84	10.02	11.03
Multiple Sclerosis (MSS)	0.28	0.21	0.25	0.25	0.30	0.28
Parkinson's Disease (PAR)	1.12	1.22	1.16	1.11	1.14	1.12
Rheumatoid Arthritis (RHA)	3.99	5.48	4.65	3.83	5.01	4.36
Schizophrenia (SCZ)	0.66	0.95	0.79	0.66	0.88	0.76
Systemic Lupus Erythematosus (SLE)	0.64	0.67	0.66	0.60	0.59	0.60
Hypothyroidism (TDH)	16.41	19.45	17.75	16.06	18.37	17.09

Notes:

- a. Beneficiaries in this section refer to utilising beneficiaries for indicators where a "per beneficiary" or "per in-patient admission" is used.
- b. Beneficiaries in this section refer to average number of beneficiaries as at December 2014/15 for indicators where a "per 1 000 beneficiary" is used.
- c. The 2014 figures have been restated.

****Preventative data is not available for all schemes. Data must be interpreted with caution

ANNEXURE G: INDUSTRY TOTAL RISK BENEFITS PAID

Discipline (Discipline code)	Open schemes				Restricted schemes				Total benefits paid for the year ended 31 December 2015		Total benefits paid for the year ended 31 December 2014		Total benefits % change	Total benefits paid for the year ended 31 December 2015 (pabpa)		Total benefits paid for the year ended 31 December 2014 (pabpa)	pabpa % change
	2015		2014		2015		2014		2015		2014			2015	2014		
		% of total		% of total		% of total		% of total		% of total		% of total					
General Practitioner	2 670 792 388.04	3.99%	2 611 931 585.38	4.12%	3 821 935 022.03	6.62%	3 696 213 806.91	7.18%	6 492 727 410.07	5.21%	6 308 145 392.29	5.49%	2.93%	740.70	719.40	2.96%	
General Medical Practice (014)	2 646 143 922.94		2 590 455 389.93		3 807 235 699.84		3 682 199 748.81		6 453 379 622.78		6 272 655 138.74			736.21	715.36		
Family Medicine (015)	24 648 465.10		21 476 195.45		14 699 322.19		14 014 058.10		39 347 787.29		35 490 253.55			4.49	4.05		
All Specialists	17 522 528 362.12	26.19%	15 716 922 085.30	24.81%	12 315 075 488.40	21.32%	11 260 758 651.71	21.87%	29 837 603 850.52	23.94%	26 977 680 737.01	23.49%	10.60%	3 403.93	3 076.63	10.64%	
Anaesthetists	1 914 090 687.59	2.86%	1 718 306 293.31	2.71%	930 131 135.40	1.61%	865 448 307.90	1.68%	2 844 221 822.99	2.28%	2 583 754 601.21	2.25%	10.08%	324.47	294.66	10.12%	
Anaesthetists (10)	1 914 090 687.59		1 718 306 293.31		930 131 135.40		865 448 307.90		2 844 221 822.99		2 583 754 601.21			324.47	294.66		
Pathology	3 317 226 244.68	4.96%	3 025 512 840.21	4.78%	3 126 010 039.08	5.41%	2 816 028 622.31	5.47%	6 443 236 283.76	5.17%	5 841 541 462.52	5.09%	10.30%	735.06	666.19	10.34%	
Pathology Independent Practice Specialist (52)	3 225 637 137.88		2 947 458 365.49		3 082 181 251.68		2 772 560 049.03		6 307 818 389.56		5 720 018 414.52			719.61	652.33		
Nuclear Medicine (25)	91 589 106.80		78 054 474.72		43 828 787.40		43 468 573.28		135 417 894.20		121 523 048.00			15.45	13.86		
Radiology	3 114 750 059.09	4.66%	2 794 427 948.43	4.41%	2 247 755 940.48	3.89%	2 091 557 200.62	4.06%	5 362 505 999.57	4.30%	4 885 985 149.05	4.25%	9.75%	611.76	557.22	9.79%	
Diagnostic Radiology (38)	3 033 075 477.92		2 723 295 012.22		2 158 282 774.84		2 007 047 232.48		5 191 358 252.76		4 730 342 244.70			592.24	539.47		
Radiography (39)	81 674 581.17		71 132 936.21		89 473 165.64		84 509 968.14		171 147 746.81		155 642 904.35			19.52	17.75		
Medical Specialists	4 754 954 602.90	7.11%	4 236 056 466.34	6.69%	3 596 969 618.26	6.23%	3 264 327 304.93	6.34%	8 351 924 221.16	6.70%	7 500 383 771.27	6.53%	11.35%	952.80	855.37	11.39%	
Independent Practice Specialist Medicine (18)	1 476 269 627.88		1 270 752 029.93		1 197 006 636.37		1 103 196 584.56		2 673 276 264.25		2 373 948 614.49			304.97	270.73		
Independent Practice Specialist Obstetrics and Gynaecology (16)	794 378 495.35		744 980 627.60		799 692 634.58		707 759 550.79		1 594 071 129.93		1 452 740 178.39			181.85	165.68		
Paediatrics Independent Practice Specialist (32)	558 550 410.64		496 923 797.53		503 474 836.87		467 981 470.28		1 062 025 247.51		964 905 267.81			121.16	110.04		
Independent Practice Specialist Radiation Oncology (40)	662 657 396.68		591 844 623.90		400 399 631.73		344 222 880.52		1 063 057 028.41		936 067 504.42			121.28	106.75		
Psychiatry (22)	457 973 574.76		393 563 966.06		399 668 299.39		362 894 669.41		857 641 874.15		756 458 635.47			97.84	86.27		
Cardiology (21)	365 437 144.47		337 450 298.86		86 005 696.20		79 939 951.48		451 442 840.67		417 390 250.34			51.50	47.60		
Neurology (20)	183 769 846.20		158 377 059.41		115 506 791.00		107 971 884.63		299 276 637.20		266 348 944.04			34.14	30.38		
Dermatology (12)	51 742 614.35		48 710 074.17		52 113 347.39		48 320 748.69		103 855 961.74		97 030 822.86			11.85	11.07		
Medical Oncology (23)	70 030 678.18		69 615 231.73		13 562 464.04		13 436 385.15		83 593 142.22		83 051 616.88			9.54	9.47		
Pulmonology (17)	73 029 096.91		69 091 022.49		8 957 047.74		9 620 522.75		81 986 144.65		78 711 545.24			9.35	8.98		
Clinical Haematology (27)	36 562 504.38		30 897 295.62		15 539 513.03		13 982 142.14		52 102 017.41		44 879 437.76			5.94	5.12		
Paediatric Cardiology (33)	14 623 587.25		14 610 730.46		1 473 818.09		1 797 384.29		16 097 405.34		16 408 114.75			1.84	1.87		
Rheumatology (31)	9 732 037.79		9 142 290.07		2 994 567.56		2 739 733.54		12 726 605.35		11 882 023.61			1.45	1.36		
Independent Practice Specialist Clinical Pharmacology (112)	39 778.37		40 557.23		338 314.95		317 683.78		378 093.32		358 241.01			0.04	0.04		
Emergency Medicine Independent Practice Specialist (35)	156 490.19		54 028.05		235 419.32		145 262.92		391 909.51		199 290.97			0.04	0.02		
Physical Medicine (34)	1 319.50		2 833.23		-		-		1 319.50		2 833.23			0.00	0.00		
Occupational Medicine Independent Practice Specialist (29)	-		-		600.00		450.00		600.00		450.00			0.00	0.00		
Surgical Specialists	4 421 506 767.86	6.61%	3 942 618 537.01	6.22%	2 414 208 755.18	4.18%	2 223 397 215.95	4.32%	6 835 715 523.04	5.48%	6 166 015 752.96	5.37%	10.86%	779.83	703.19	10.90%	
Orthopaedics (28)	1 240 051 760.94		1 090 527 513.16		639 973 755.89		574 286 553.97		1 880 025 516.83		1 664 814 067.13			214.48	189.86		
Surgery/Paediatric surgery Independent Practice Specialist (42)	1 005 230 297.14		898 269 498.54		554 818 718.95		518 787 320.85		1 560 049 016.09		1 417 056 819.39			177.97	161.61		
Ophthalmology (26)	716 306 083.61		635 414 796.84		452 514 490.31		399 948 505.95		1 168 820 573.92		1 035 363 302.79			133.34	118.08		
Urology (46)	384 703 918.94		355 272 384.97		208 127 101.72		195 334 759.24		592 831 020.66		550 607 144.21			67.63	62.79		
Independent Practice Specialist Neurosurgery (24)	339 581 368.39		309 411 224.27		180 492 366.35		172 454 585.87		520 073 734.74		481 865 810.14			59.33	54.95		
Otorhinolaryngology (30)	270 261 021.53		244 888 692.34		165 116 272.63		155 310 647.39		435 377 294.16		400 199 339.73			49.67	45.64		
Cardio Thoracic Surgery (44)	277 424 339.14		242 638 876.98		143 527 259.46		141 504 380.89		420 951 598.60		384 143 257.87			48.02	43.81		
Plastic and Reconstructive Surgery (36)	127 669 309.86		111 428 974.96		61 652 420.57		57 858 271.66		189 321 730.43		169 287 246.62			21.60	19.31		
Gastroenterology (19)	60 278 668.31		54 766 574.95		7 986 369.30		7 912 190.13		68 265 037.61		62 678 765.08			7.79	7.15		

ANNEXURE G: INDUSTRY TOTAL RISK BENEFITS PAID (CONTINUED)

Discipline (Discipline code)	Open schemes				Restricted schemes				Total benefits paid for the year ended 31 December 2015		Total benefits paid for the year ended 31 December 2014		Total benefits % change	Total benefits paid for the year ended 31 December 2015 (pabpa)		benefits paid for the year ended 31 December 2014 (pabpa)	pabpa % change		
	2015		2014		2015		2014		2015		2014			2015				2014	
	2015	% of total	2014	% of total	2015	% of total	2014	% of total	2015	% of total	2014	% of total		2015	% of total			2014	% of total
Hospitals	30 316 532 467.99	45.32%	27 465 794 102.14	43.35%	20 976 633 508.72	36.32%	19 482 554 511.07	37.83%	51 293 165 976.71	41.15%	46 948 348 613.21	40.88%	9.25%	5851.61	5354.16	9.29%			
Private Hospitals ('B' - Status) (058)	26 386 415 628.50		24 030 202 232.10		17 221 818 921.69		15 983 070 309.59		43 608 234 550.19		40 013 272 541.69			4 974.90	4 563.26				
Private Hospitals ('A' - Status) (057)	2 380 740 995.06		2 099 605 868.82		2 501 236 964.62		2 332 980 178.90		4 881 977 959.68		4 432 586 047.72			556.94	505.51				
Approved Unattached Operating Theatre Unit/Day Clinics (077)	594 361 286.46		502 792 128.13		286 814 517.67		246 042 413.89		881 175 804.13		748 834 542.02			100.53	85.40				
Mental Health Institutions (055)	417 924 713.64		364 342 484.81		339 432 978.06		315 096 762.75		757 357 691.70		679 439 247.56			86.40	77.49				
Sub-Acute Facilities (049)	247 572 193.68		199 630 096.93		223 504 559.95		198 583 116.15		471 076 753.63		398 213 213.08			53.74	45.41				
Private Rehab Hospital (Acute) (059)	139 102 826.66		129 239 557.38		102 875 042.73		95 830 036.68		241 977 869.39		225 069 594.06			27.61	25.67				
Provincial Hospitals (056)	66 326 783.29		64 166 182.92	0.10%	226 298 018.20		248 722 401.17	0.48%	292 624 801.49		312 888 584.09	0.27%	-6.48%	33.38	35.68	-6.45%			
Drug & Alcohol Rehab (047)	68 293 468.74		61 576 572.87		66 669 404.49		56 060 969.67		134 962 873.23		117 637 542.54			15.40	13.42				
Hospices (079)	13 370 624.59		11 977 010.41		6 945 435.74		5 184 072.53		20 316 060.33		17 161 082.94			2.32	1.96				
Unattached Operating Theatres/Day Clinics (076)	2 423 947.37		2 261 967.77		1 037 665.57		984 249.74		3 461 612.94		3 246 217.51			0.39	0.37				
Other Health Services	1 436 686 215.86	2.15%	1 331 141 098.25	2.10%	1 270 079 112.08	2.20%	1 065 389 457.81	2.07%	2 706 765 327.94	2.17%	2 396 530 556.06	2.09%	12.95%	308.79	273.31	12.98%			
Blood Transfusion services (78)	703 761 652.52		660 903 534.63		456 610 960.86		448 266 042.38		1 160 372 613.38		1 109 169 577.01			132.38	126.49				
Ambulance Services – Advanced (9)	325 207 928.21		288 538 245.92		353 778 563.85		289 229 215.18		678 986 492.06		577 767 461.10			77.46	65.89				
Group practices (50)	216 779 376.72		198 445 045.74		184 839 776.02		172 018 133.82		401 619 152.74		370 463 179.56			45.82	42.25				
Clinical services (90)	108 605 083.68		84 195 709.41		111 057 972.04		64 499 402.77		219 663 055.72		148 695 112.18			25.06	16.96				
Group Practices/Hospitals (51)	20 852 963.61		12 902 917.80		17 411 666.03		14 457 917.09		38 264 629.64		27 360 834.89			4.37	3.12				
Foreign Services (6)	14 788 112.13		6 417 931.29		3 130 239.57		2 750 013.36		17 918 351.70		9 167 944.65			2.04	1.05				
Ambulance Services – Basic (13)	236 118.59		217 830.66		7 458.50		26 493.21		243 577.09		244 323.87			0.03	0.03				
Ambulance Services – Intermediate (11)	2 599 967.57		3 023 115.23		431 037.37		503 775.55		3 031 004.94		3 526 890.78			0.35	0.40				
Travel Clinic (48)	-		13 398.20		-		-		-		13 398.20			-	0.00				
Accredited Blood and Blood Product Couriers (3)	-		-		-		-		-		-			-	-				
Other benefits	43 855 012.83		76 483 369.37		142 811 437.84		73 638 464.45		186 666 450.67		150 121 833.82			21.30	17.12				
Medicines Dispensed	8 131 051 310.17	12.16%	7 590 811 434.84	11.98%	9 121 679 818.83	15.79%	8 788 306 025.30	17.07%	17 252 731 129.00	13.84%	16 379 117 460.14	14.26%	5.33%	1968.22	1867.93	5.37%			
Pharmacies	7 150 618 225.59		6 615 741 168.65		7 931 417 054.59		7 552 844 679.23		15 082 035 280.18		14 168 585 847.88			1 720.59	1 615.84				
General Practitioners	250 748 607.28		272 826 088.08		678 959 663.48		719 208 925.60		929 708 270.76		992 035 013.68			106.06	113.14				
Medical Specialists	181 454 633.66		205 937 571.25		95 371 917.14		114 316 847.71		276 826 550.80		320 254 418.96			31.58	36.52				
Other Health Services	245 575 621.75		221 884 003.11		141 960 886.53		168 628 426.04		387 536 508.28		390 512 429.15			44.21	44.54				
Surgical Specialists	182 420 884.29		166 575 077.54		120 400 991.46		113 303 837.79		302 821 875.75		279 878 915.33			34.55	31.92				
Radiology	50 092 360.61		45 022 709.39		86 322 405.38		59 514 057.02		136 414 765.99		104 536 766.41			15.56	11.92				
Supplementary and Allied Health Professionals	50 255 445.51		44 870 938.72		44 355 121.99		40 710 045.80		94 610 567.50		85 580 984.52			10.79	9.76				
Pathology	17 166 821.38		16 176 487.33		21 562 600.19		18 485 074.61		38 729 421.57		34 661 561.94			4.42	3.95				
Anaesthetists	2 554 581.42		1 616 057.54		1 189 547.90		1 125 647.63		3 744 129.32		2 741 705.17			0.43	0.31				
Dental Specialists	148 330.87		137 919.20		105 792.57		89 087.28		254 123.44		227 006.48			0.03	0.03				
Medical Technology	2 626.77		4 180.76		11 462.12		61 705.64		14 088.89		65 886.40			0.00	0.01				
Dentists	13 171.04		19 233.27		22 375.48		17 690.95		35 546.52		36 924.22			0.00	0.00				
Total out-of-hospital managed care arrangements	2 251 593 276.00	3.37%	4 513 482 597.00	7.12%	4 329 241 790.00	7.50%	1 791 393 492.00	3.48%	6 580 835 066.00	5.28%	6 304 876 089.00	5.49%	4.38%	750.75	719.03	4.41%			
Ex-gratia payments¹	8 765 695.71	0.01%	35 036 289.85	0.06%	61 064 389.07	0.11%	29 430 653.95	0.06%	69 830 084.78	0.06%	64 466 943.80	0.06%	8.32%	7.97	7.35	8.36%			
Total benefits	66 893 521 828.88	100%	63 356 595 535.44	100%	57 760 933 897.30	100%	51 497 362 982.20	100%	124 654 455 726.18	100%	114 853 958 517.64	100%	8.53%	14 220.80	13 098.36	8.57%			

1. Scheme systems handle ex-gratia claims in different ways. Some schemes report ex-gratia amounts as part of the "normal benefits" paid

2. The discipline code (015) Specialist Family Medicine has been grouped under the General Practitioner Group Discipline in the write-up and in Annexures F, G and H. This will in future be grouped under the Medical Specialist Group Discipline as stated in Annexure J.

ANNEXURE H:

INDUSTRY TOTAL BENEFITS PAID FROM SAVINGS

Discipline (Discipline code)	Open schemes				Restricted schemes				Total benefits paid for the year ended 31 December 2015		Total benefits paid for the year ended 31 December 2014		Total benefits % change	Total benefits paid for the year ended 31 December 2015 (pabpa)	Total benefits paid for the year ended 31 December 2014 (pabpa)	pabpa % change
	2015	2015 % of total	2014	2014 % of total	2015	2015 % of total	2014	2014 % of total	2015	2015 % of total	2014	2014 % of total		2015	2014	
	General Practitioner	1 645 905 724.73	14.03%	1 442 169 895.34	13.96%	470 220 236.49	20.34%	408 988 621.65	19.89%	2 116 125 961.22	15.07%	1 851 158 516.99		14.94%	14.31%	
General Medical Practice (014)	1 629 959 990.79		1 427 774 288.62		462 587 975.13		401 383 716.31		2 092 547 965.92		1 829 158 004.93			238.72	208.60	
Family Medicine (015)	15 945 733.94		14 395 606.72		7 632 261.36		7 604 905.34		23 577 995.30		22 000 512.06			2.69	2.51	
All Specialists	2 400 239 684.95	20.46%	2 082 681 708.75	20.16%	350 265 040.00	15.15%	323 886 314.27	15.75%	2 750 504 724.95	19.59%	2 406 568 023.02	19.43%	14.29%	313.78	274.45	14.33%
Anaesthetists	15 899 205.78	0.14%	15 079 584.19	0.15%	5 316 852.41	0.23%	5 153 543.38	0.25%	21 216 058.19	0.15%	20 233 127.57	0.16%	4.86%	2.42	2.31	4.89%
Anaesthetists (10)	15 899 205.78		15 079 584.19		5 316 852.41		5 153 543.38		21 216 058.19		20 233 127.57			2.42	2.31	
Pathology	801 932 402.56	6.84%	683 152 793.42	6.61%	114 165 448.04	4.94%	118 840 194.18	5.78%	916 097 850.60	6.52%	801 992 987.60	6.47%	14.23%	104.51	91.46	14.27%
Pathology Independent Practice Specialist (52)	794 797 777.85		677 031 708.77		113 752 755.84		118 414 999.72		908 550 533.69		795 446 708.49			103.65	90.72	
Nuclear Medicine (25)	7 134 624.71		6 121 084.65		412 692.20		425 194.46		7 547 316.91		6 546 279.11			0.86	0.75	
Radiology	530 941 515.63	4.53%	450 124 434.38	4.36%	50 847 073.73	2.20%	41 877 195.31	2.04%	581 788 589.36	4.14%	492 001 629.69	3.97%	18.25%	66.37	56.11	18.29%
Diagnostic Radiology (38)	527 934 155.94		448 025 851.89		48 493 348.82		39 832 551.48		576 427 504.76		487 858 403.37			65.76	55.64	
Radiography (39)	3 007 359.69		2 098 582.49		2 353 724.91		2 044 643.83		5 361 084.60		4 143 226.32			0.61	0.47	
Medical Specialists	722 607 205.10	6.16%	643 273 974.26	6.23%	122 215 951.65	5.29%	105 629 064.83	5.14%	844 823 156.75	6.02%	748 903 039.09	6.05%	12.81%	96.38	85.41	12.85%
Independent Practice Specialist Medicine (18)	112 582 469.03		93 168 626.90		19 841 646.20		17 382 774.03		132 424 115.23		110 551 400.93			15.11	12.61	
Independent Practice Specialist Obstetrics and Gynaecology (16)	254 453 127.72		233 869 145.17		46 573 623.72		39 986 381.98		301 026 751.44		273 855 527.15			34.34	31.23	
Paediatrics Independent Practice Specialist (32)	113 303 587.11		101 093 429.60		27 294 858.16		22 768 046.93		140 598 445.27		123 861 476.53			16.04	14.13	
Independent Practice Specialist Radiation Oncology (40)	5 687 172.04		3 740 714.16		636 892.53		457 950.41		6 324 064.57		4 198 664.57			0.72	0.48	
Psychiatry (22)	61 308 261.63		55 944 055.90		7 245 768.09		6 358 866.63		68 554 029.72		62 302 922.53			7.82	7.11	
Cardiology (21)	52 312 623.81		46 456 988.82		4 164 749.03		4 146 201.93		56 477 372.84		50 603 190.75			6.44	5.77	
Neurology (20)	22 463 233.00		19 720 467.87		3 144 105.50		2 775 071.12		25 607 338.50		22 495 538.99			2.92	2.57	
Dermatology (12)	81 140 498.18		71 488 329.65		11 900 682.96		10 414 363.91		93 041 181.14		81 902 693.56			10.61	9.34	
Medical Oncology (23)	1 607 176.02		1 332 201.76		120 084.79		103 561.81		1 727 260.81		1 435 763.57			0.20	0.16	
Pulmonology (17)	10 920 636.63		9 369 918.73		788 704.90		627 841.91		11 709 341.53		9 997 760.64			1.34	1.14	
Clinical Haematology (27)	1 480 596.75		1 275 470.92		222 443.88		249 605.36		1 703 040.63		1 525 076.28			0.19	0.17	
Paediatric Cardiology (33)	2 789 304.51		3 026 363.06		116 226.81		177 464.10		2 905 531.32		3 203 827.16			0.33	0.37	
Rheumatology (31)	2 527 076.33		2 759 897.83		142 010.86		149 608.24		2 669 087.19		2 909 506.07			0.30	0.33	
Independent Practice Specialist Clinical Pharmacology (112)	30 413.15		20 593.47		22 870.22		11 270.57		53 283.37		31 864.04			0.01	0.00	
Emergency Medicine Independent Practice Specialist (35)	1 029.19		7 770.42		1 284.00		20 055.90		2 313.19		27 826.32			0.00	0.00	
Physical Medicine (34)	-		-		-		-		-		-			-	-	
Occupational Medicine Independent Practice Specialist (29)	-		-		-		-		-		-			-	-	
Surgical Specialists	328 859 355.88	2.80%	291 050 922.50	2.82%	57 719 714.17	2.50%	52 386 316.57	2.55%	386 579 070.05	2.75%	343 437 239.07	2.77%	12.56%	44.10	39.17	12.60%
Orthopaedics (28)	54 768 228.44		49 533 961.89		12 445 324.17		10 899 772.85		67 213 552.61		60 433 734.74			7.67	6.89	
Surgery/Paediatric surgery Independent Practice Specialist (42)	36 630 729.57		33 641 448.55		7 644 311.61		7 063 881.23		44 275 041.18		40 705 329.78			5.05	4.64	
Ophthalmology (26)	118 357 466.61		99 437 223.70		17 913 765.23		16 055 533.97		136 271 231.84		115 492 757.67			15.55	13.17	
Urology (46)	46 639 378.79		41 744 553.54		6 455 591.62		6 005 503.24		53 094 970.41		47 750 056.78			6.06	5.45	
Independent Practice Specialist Neurosurgery (24)	11 420 380.84		9 897 650.35		2 219 910.10		2 005 201.36		13 640 290.94		11 902 851.71			1.56	1.36	
Otorhinolaryngology (30)	45 896 723.43		42 447 271.08		8 894 568.44		8 026 237.26		54 791 291.87		50 473 508.34			6.25	5.76	
Cardio Thoracic Surgery (44)	1 171 131.44		1 178 911.77		201 496.87		236 408.32		1 372 628.31		1 415 320.09			0.16	0.16	
Plastic and Reconstructive Surgery (36)	8 079 374.89		7 724 130.30		1 246 690.56		1 371 297.09		9 326 065.45		9 095 427.39			1.06	1.04	
Gastroenterology (19)	5 895 941.87		5 445 771.32		698 055.57		722 481.25		6 593 997.44		6 168 252.57			0.75	0.70	
Dentists	1 088 993 084.46	9.28%	990 251 717.14	9.58%	115 838 464.85	5.01%	102 876 103.59	5.00%	1 204 831 549.31	8.58%	1 093 127 820.73	8.82%	10.22%	137.45	124.66	10.26%
General Dental Practice (054)	1 088 993 084.46		990 251 717.14		115 838 464.85		102 876 103.59		1 204 831 549.31		1 093 127 820.73			137.45	124.66	

ANNEXURE H: INDUSTRY TOTAL BENEFITS PAID FROM SAVINGS (CONTINUED)

Discipline (Discipline code)	Open schemes				Restricted schemes				Total benefits paid for the year ended 31 December 2015		Total benefits paid for the year ended 31 December 2014		Total benefits % change	Total benefits paid for the year ended 31 December 2015 (pabpa)	Total benefits paid for the year ended 31 December 2014 (pabpa)	pabpa % change
	2015	2015 % of total	2014	2014 % of total	2015	2015 % of total	2014	2014 % of total	2015	2015 % of total	2014	2014 % of total		2015	2014	
	Hospitals	163 961 594.37	1.40%	152 292 698.27	1.47%	27 398 546.51	1.19%	24 280 057.75	1.18%	191 360 140.88	1.36%	176 572 756.02		1.43%	8.37%	
Private Hospitals ('B' - Status) (058)	143 242 837.21		133 652 104.04		23 353 462.47		20 851 628.03		166 596 299.68		154 503 732.07			19.01	17.62	
Private Hospitals ('A' - Status) (057)	10 839 612.60		9 651 371.80		2 750 312.95		2 211 079.30		13 589 925.55		11 862 451.10			1.55	1.35	
Approved Unattached Operating Theatre Unit/Day Clinics (077)	5 541 249.34		5 352 152.71		407 359.86		428 724.70		5 948 609.20		5 780 877.41			0.68	0.66	
Mental Health Institutions (055)	160 847.35		215 659.64		33 882.72		3 934.15		194 730.07		219 593.79			0.02	0.03	
Sub-Acute Facilities (049)	108 091.80		40 689.39		68 876.62		11 642.05		176 968.42		52 331.44			0.02	0.01	
Private Rehab Hospital (Acute) (059)	112 820.15		19 829.37		536.36		5 161.29		113 356.51		24 990.66			0.01	0.00	
Provincial Hospitals (056)	3 583 058.00		2 983 991.10	0.03%	766 166.14		717 322.13	0.03%	4 349 224.14		3 701 313.23	0.03%	17.50%	0.50	0.42	17.54%
Drug & Alcohol Rehab (047)	53 183.76		88 292.10		1 984.11		17 739.68		55 167.87		106 031.78			0.01	0.01	
Hospices (079)	300 356.24		267 778.56		15 295.73		31 984.42		315 651.97		299 762.98			0.04	0.03	
Unattached Operating Theatres/Day Clinics (076)	19 537.92		20 829.56		669.55		842.00		20 207.47		21 671.56			0.00	0.00	
Other Health Services	49 576 562.47	0.42%	49 159 042.02	0.48%	17 264 881.80	0.75%	10 793 940.80	0.52%	66 841 444.27	0.48%	59 952 982.82	0.48%	11.49%	7.63	6.84	11.53%
Blood Transfusion Services (78)	209 408.87		709 310.28		160 047.35		80 834.70		369 456.22		790 144.98			0.04	0.09	
Ambulance Services – Advanced (9)	46 589.23		55 425.43		191 221.64		257 945.46		237 810.87		313 370.89			0.03	0.04	
Group Practices (50)	41 362 310.43		38 398 516.36		5 803 979.52		4 580 593.33		47 166 289.95		42 979 109.69			5.38	4.90	
Clinical Services (90)	6 045 746.32		4 085 803.65		437 428.70		306 159.79		6 483 175.02		4 391 963.44			0.74	0.50	
Group Practices/Hospitals (51)	1 803 541.00		1 318 057.51		292 666.96		242 036.42		2 096 207.96		1 560 093.93			0.24	0.18	
Foreign Services (6)	42 961.14		57 244.50		71 414.62		52 288.47		114 375.76		109 532.97			0.01	0.01	
Ambulance Services – Basic (13)	-		1 130.70		-		648.93		-		1 779.63			-	0.00	
Ambulance Services – Intermediate (11)	134.93		-		6 750.93		6 018.04		6 885.86		6 018.04			0.00	0.00	
Travel Clinic (48)	-		-		-		-		-		-			-	-	
Accredited Blood and Blood Product Couriers (3)	-		-		-		-		-		-			-	-	
Other benefits	65 870.55		4 533 553.59		10 301 372.08		5 267 415.66		10 367 242.63		9 800 969.25			1.18	1.12	
Medicines Dispensed	4 174 570 085.90	35.59%	3 657 294 365.12	35.40%	894 471 508.17	38.69%	807 204 171.00	39.25%	5 069 041 594.07	36.10%	4 464 498 536.12	36.04%	13.54%	578.29	509.15	13.58%
Pharmacies	3 896 354 301.51		3 408 540 009.44		800 387 030.55		720 954 913.30		4 696 741 332.06		4 129 494 922.74			535.81	470.94	
General Practitioners	228 853 111.52		201 978 403.35		85 428 321.54		78 297 390.76		314 281 433.06		280 275 794.11			35.85	31.96	
Medical Specialists	13 081 797.88		12 739 055.00		2 077 232.54		2 034 522.36		15 159 030.42		14 773 577.36			1.73	1.68	
Other Health Services	16 522 763.94		15 067 274.85		1 297 606.92		1 081 892.02		17 820 370.86		16 149 166.87			2.03	1.84	
Surgical Specialists	10 316 645.27		10 377 503.95		1 495 369.53		1 456 425.92		11 812 014.80		11 833 929.87			1.35	1.35	
Radiology	830 901.20		1 075 224.02		446 678.26		329 881.15		1 277 579.46		1 405 105.17			0.15	0.16	
Supplementary and Allied Health Professionals	7 404 143.49		6 528 657.04		3 132 968.03		2 825 762.11		10 537 111.52		9 354 419.15			1.20	1.07	
Pathology	829 835.04		828 990.58		167 476.68		179 806.52		997 311.72		1 008 797.10			0.11	0.12	
Anaesthetists	245 296.83		46 872.49		18 966.84		10 729.09		264 263.67		57 601.58			0.03	0.01	
Dental Specialists	96 298.88		76 269.12		14 267.76		24 200.04		110 566.64		100 469.16			0.01	0.01	
Medical Technology	3 112.56		6 550.62		1 914.88		4 049.88		5 027.44		10 600.50			0.00	0.00	
Dentists	31 877.78		29 554.66		3 674.64		4 597.85		35 552.42		34 152.51			0.00	0.00	
Total out-of-hospital managed care arrangements		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%	0.00%	-	-	0.00%
Ex-gratia payments ¹		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%	0.00%	-	-	0.00%
Total benefits	11 730 163 948.71	100%	10 331 279 920.86	100%	2 312 017 819.51	100%	2 056 419 881.08	100%	14 042 181 768.22	100%	12 387 699 801.94	100%	13.36%	1 601.96	1 412.74	13.39%

1. Scheme systems handle ex-gratia claims in different ways. Some schemes report ex-gratia amounts as part of the "normal benefits" paid

2. The discipline code (015) Specialist Family Medicine has been grouped under the General Practitioner Group Discipline in the write-up and in Annexures F, G and H. This will in future be grouped under the Medical Specialist Group Discipline as stated in Annexure J.

ANNEXURE I:

BENEFICIARIES WITH ONE OR MORE CDL CONDITIONS BY YEAR OF BIRTH FOR THE YEARS ENDED 31 DECEMBER 2014-2015

Year of birth	2014					2015				
	Open schemes		Restricted schemes		All schemes	Open schemes		Restricted schemes		All schemes
	New chronic beneficiaries	Old chronic beneficiaries	New chronic beneficiaries	Old chronic beneficiaries	Total chronic beneficiaries	New chronic beneficiaries	Old chronic beneficiaries	New chronic beneficiaries	Old chronic beneficiaries	Total chronic beneficiaries
1900	-	-	-	-	-	-	-	-	-	-
1901	-	-	-	1	1	-	-	-	1	1
1902	-	-	-	-	-	-	-	-	-	-
1903	-	-	-	-	-	-	-	-	-	-
1904	-	-	-	-	-	-	-	-	-	-
1905	-	1	-	-	1	-	-	-	-	-
1906	-	-	-	-	-	-	-	-	-	-
1907	-	1	-	1	2	-	1	-	-	1
1908	-	2	-	-	2	-	2	-	-	2
1909	-	2	1	-	3	-	1	-	-	1
1910	-	4	1	4	9	-	1	-	3	4
1911	-	6	1	13	20	-	2	-	8	10
1912	-	11	-	10	21	1	6	-	4	11
1913	-	13	1	18	32	-	9	-	12	21
1914	1	25	1	35	62	-	16	-	21	37
1915	2	44	1	43	90	-	31	-	36	67
1916	5	69	1	91	166	-	53	-	63	116
1917	4	114	4	107	229	2	84	-	76	162
1918	3	185	7	218	413	1	134	2	166	303
1919	5	276	2	284	567	2	215	4	216	437
1920	17	464	11	468	960	4	342	6	364	716
1921	21	678	16	672	1 387	7	543	3	536	1 089
1922	28	934	26	815	1 803	8	751	7	670	1 436
1923	34	1 168	33	1 102	2 337	14	951	12	918	1 895
1924	45	1 493	37	1 370	2 945	24	1 250	19	1 156	2 449
1925	61	1 969	43	1 715	3 788	26	1 645	18	1 477	3 166
1926	81	2 423	67	2 070	4 641	32	2 124	30	1 872	4 058
1927	87	2 910	101	2 513	5 611	56	2 570	30	2 308	4 964
1928	97	3 550	96	2 931	6 674	61	3 186	52	2 695	5 994
1929	131	4 190	111	3 449	7 881	67	3 818	64	3 185	7 134
1930	143	5 224	170	3 938	9 475	90	4 764	74	3 713	8 641
1931	183	5 637	158	4 203	10 181	99	5 209	81	3 989	9 378
1932	184	6 196	198	4 569	11 147	135	5 783	98	4 389	10 405
1933	199	6 944	226	4 789	12 158	136	6 535	100	4 668	11 439
1934	238	7 730	266	5 283	13 517	141	7 371	121	5 192	12 825
1935	280	8 741	257	5 799	15 077	160	8 410	129	5 739	14 438
1936	299	9 665	305	6 518	16 787	203	9 319	163	6 504	16 189
1937	329	10 711	318	6 888	18 246	233	10 403	174	6 993	17 803
1938	367	11 925	319	7 422	20 033	270	11 663	179	7 473	19 585
1939	414	12 835	387	8 042	21 678	276	12 650	218	8 116	21 260
1940	410	13 608	395	8 279	22 692	282	13 449	223	8 426	22 380
1941	420	13 919	358	7 987	22 684	307	13 807	209	8 162	22 485
1942	429	15 082	421	8 920	24 852	359	14 891	252	9 070	24 572
1943	453	16 192	431	9 105	26 181	411	16 128	254	9 322	26 115

ANNEXURE I: BENEFICIARIES WITH ONE OR MORE CDL CONDITIONS BY YEAR OF BIRTH FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

Year of birth	2014					2015				
	Open schemes		Restricted schemes		All schemes	Open schemes		Restricted schemes		All schemes
	New chronic beneficiaries	Old chronic beneficiaries	New chronic beneficiaries	Old chronic beneficiaries	Total chronic beneficiaries	New chronic beneficiaries	Old chronic beneficiaries	New chronic beneficiaries	Old chronic beneficiaries	Total chronic beneficiaries
1944	498	17 084	425	9 844	27 851	407	17 119	269	10 196	27 991
1945	529	17 162	446	9 817	27 954	390	17 307	272	10 161	28 130
1946	571	19 216	471	10 658	30 916	451	19 395	291	11 075	31 212
1947	600	19 830	490	11 219	32 139	479	20 004	310	11 684	32 477
1948	645	19 614	539	11 356	32 154	481	19 922	327	11 851	32 581
1949	642	19 386	586	11 416	32 030	545	19 568	390	11 839	32 342
1950	682	20 084	607	12 304	33 677	635	20 042	508	12 066	33 251
1951	715	19 856	568	12 165	33 304	533	20 043	430	12 562	33 568
1952	709	21 562	587	13 943	36 801	694	21 489	551	13 943	36 677
1953	772	21 075	702	14 137	36 686	705	21 264	564	14 492	37 025
1954	781	21 376	684	14 883	37 724	743	21 338	688	14 787	37 556
1955	835	21 833	714	15 244	38 626	750	21 805	687	15 382	38 624
1956	829	22 219	718	16 731	40 497	765	22 560	675	17 184	41 184
1957	775	21 798	735	17 162	40 470	782	22 237	647	17 690	41 356
1958	903	22 381	768	18 453	42 505	857	22 866	717	19 127	43 567
1959	839	21 442	731	18 373	41 385	791	21 992	685	18 954	42 422
1960	893	21 509	803	18 854	42 059	836	22 178	842	19 574	43 430
1961	830	19 960	733	17 978	39 501	813	20 729	757	18 759	41 058
1962	881	20 335	771	19 028	41 015	871	21 057	801	20 025	42 754
1963	846	19 163	738	18 916	39 663	912	20 017	766	19 942	41 637
1964	828	18 203	734	18 611	38 376	848	19 054	827	19 646	40 375
1965	790	16 641	722	17 588	35 741	836	17 495	780	18 801	37 912
1966	801	16 027	703	17 623	35 154	795	16 948	769	18 637	37 149
1967	809	15 469	596	16 690	33 564	832	16 417	737	17 842	35 828
1968	777	15 566	676	17 006	34 025	812	16 493	838	18 033	36 176
1969	722	15 104	678	15 601	32 105	801	16 042	746	16 764	34 353
1970	821	14 809	709	15 445	31 784	856	15 776	748	16 640	34 020
1971	768	14 186	637	13 594	29 185	786	15 198	726	14 810	31 520
1972	781	13 915	702	14 042	29 440	870	14 939	716	15 289	31 814
1973	809	12 570	595	12 129	26 103	788	13 610	685	13 220	28 303
1974	780	12 399	628	11 390	25 197	773	13 395	715	12 620	27 503
1975	731	11 337	572	10 622	23 262	758	12 303	695	11 723	25 479
1976	768	10 623	615	9 367	21 373	740	11 765	627	10 554	23 686
1977	707	9 899	594	8 774	19 974	744	10 775	671	9 834	22 024
1978	727	9 199	548	8 107	18 581	735	10 222	687	9 207	20 851
1979	678	8 466	584	7 440	17 168	746	9 473	651	8 451	19 321
1980	713	7 961	554	6 801	16 029	772	8 933	685	7 806	18 196
1981	797	7 532	525	6 364	15 218	737	8 598	685	7 367	17 387
1982	782	7 193	540	5 993	14 508	758	8 187	721	6 953	16 619
1983	744	6 437	559	5 282	13 022	691	7 377	703	6 251	15 022
1984	595	5 431	537	4 439	11 002	662	6 384	678	5 277	13 001
1985	710	4 969	524	3 772	9 975	659	5 774	726	4 519	11 678
1986	692	4 186	499	2 928	8 305	616	4 848	544	3 632	9 640
1987	669	3 561	383	2 379	6 992	609	4 208	584	2 919	8 320
1988	766	3 349	427	1 875	6 417	661	3 951	577	2 306	7 495
1989	715	3 119	439	1 803	6 076	735	3 462	519	2 082	6 798

ANNEXURE I: BENEFICIARIES WITH ONE OR MORE CDL CONDITIONS BY YEAR OF BIRTH FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

Year of birth	2014					2015				
	Open schemes		Restricted schemes		All schemes	Open schemes		Restricted schemes		All schemes
	New chronic beneficiaries	Old chronic beneficiaries	New chronic beneficiaries	Old chronic beneficiaries	Total chronic beneficiaries	New chronic beneficiaries	Old chronic beneficiaries	New chronic beneficiaries	Old chronic beneficiaries	Total chronic beneficiaries
1990	654	2 929	393	1 612	5 588	677	3 082	525	1 849	6 133
1991	469	2 962	301	1 646	5 378	543	2 924	352	1 731	5 550
1992	470	2 844	261	1 870	5 445	657	2 907	399	1 790	5 753
1993	415	2 759	162	2 035	5 371	678	2 895	265	1 832	5 670
1994	203	3 303	131	2 555	6 192	668	2 853	170	2 080	5 771
1995	219	3 465	138	2 766	6 588	307	3 696	107	3 036	7 146
1996	130	3 474	142	2 827	6 573	144	3 618	118	3 004	6 884
1997	139	3 448	149	2 812	6 548	180	3 660	134	3 019	6 993
1998	118	3 446	136	2 729	6 429	133	3 630	136	2 947	6 846
1999	117	3 449	156	2 733	6 455	141	3 560	139	2 905	6 745
2000	136	3 560	184	2 895	6 775	131	3 686	146	3 103	7 066
2001	128	3 652	190	2 836	6 806	136	3 731	187	3 068	7 122
2002	134	3 687	168	2 986	6 975	138	3 777	132	3 163	7 210
2003	154	3 834	171	3 092	7 251	157	3 979	169	3 303	7 608
2004	170	3 972	181	3 197	7 520	155	4 124	194	3 438	7 911
2005	153	4 065	215	3 218	7 651	175	4 220	245	3 464	8 104
2006	189	4 163	274	3 281	7 907	176	4 326	190	3 692	8 384
2007	219	4 057	252	3 520	8 048	162	4 293	220	3 821	8 496
2008	217	3 958	255	3 425	7 855	196	4 262	260	3 749	8 467
2009	204	3 635	278	3 310	7 427	208	3 999	240	3 655	8 102
2010	304	3 247	237	2 896	6 684	209	3 762	296	3 407	7 674
2011	255	2 678	239	2 436	5 608	234	3 443	255	3 132	7 064
2012	253	1 904	247	1 968	4 372	202	2 745	233	2 579	5 759
2013	131	984	416	1 154	2 685	150	1 899	268	1 953	4 270
2014	236	2	465	9	712	208	984	350	992	2 534
2015						196	4	402	3	605
Totals	45 042	919 454	38 607	721 626	1 724 729	43 428	948 735	37 871	760 734	1 790 768

We expect the number of beneficiaries in the highlighted cells to be zero as no beneficiary born in 2015 can be a member of an option for more than 12 months

Notes:

- Chronic beneficiaries in this section are as per submission using the DDDR system
- New chronic beneficiaries refers to chronic beneficiaries who were new on the benefit option in the respective financial year
- Old chronic beneficiaries refers to chronic beneficiaries who were on the same benefit option in the respective financial year as in the previous financial year

ANNEXURE J:

BHF PCNS DISCIPLINE CODES USED IN THE ANALYSIS OF HEALTHCARE UTILISATION DATA

BHF PCNS discipline code	BHF PCNS sub-discipline code	BHF PCNS discipline	BHF PCNS sub-discipline	CMS subgroup
General Practitioners				
014	000	General Medical Practice		General Practitioners
014	001	General Medical Practice	Cardiology (Lesotho Practitioners Only)	General Practitioners
014	002	General Medical Practice	Sexual Health (Lesotho Practitioners only)	General Practitioners
Specialists				
012	000	Dermatology		Medical Specialists
015	000	Specialist Family Medicine		Medical Specialists
016	000	Independent Practice Specialist Obstetrics and Gynaecology		Medical Specialists
016	001	Independent Practice Sub Specialist Obstetrics and Gynaecology	Critical Care	Medical Specialists
016	002	Independent Practice Sub Specialist Obstetrics and Gynaecology	Gynaecological Oncology	Medical Specialists
016	003	Independent Practice Sub Specialist Obstetrics and Gynaecology	Medical Genetics	Medical Specialists
016	004	Independent Practice Sub Specialist Obstetrics and Gynaecology	Maternal and Foetal Medicine	Medical Specialists
016	005	Independent Practice Sub Specialist Obstetrics and Gynaecology	Reproductive Medicine	Medical Specialists
016	006	Independent Practice Sub Specialist Obstetrics and Gynaecology	Infectious Diseases	Medical Specialists
017	000	Pulmonology		Medical Specialists
018	000	Independent Practice Specialist Medicine		Medical Specialists
018	001	Independent Practice Subspecialist Medicine	Clinical Haematology	Medical Specialists
018	002	Independent Practice Subspecialist Medicine	Nephrology	Medical Specialists
018	003	Independent Practice Subspecialist Medicine	Cardiology	Medical Specialists
018	004	Independent Practice Subspecialist Medicine	Endocrinology	Medical Specialists
018	005	Independent Practice Subspecialist Medicine	Pulmonology	Medical Specialists
018	006	Independent Practice Subspecialist Medicine	Critical Care	Medical Specialists
018	007	Independent Practice Subspecialist Medicine	Geriatric Medicine	Medical Specialists
018	008	Independent Practice Subspecialist Medicine	Medical Genetics	Medical Specialists
018	009	Independent Practice Subspecialist Medicine	Infectious Diseases	Medical Specialists
018	010	Independent Practice Subspecialist Medicine	Gastroenterology	Medical Specialists
018	011	Independent Practice Subspecialist Medicine	Medical Oncology	Medical Specialists
018	012	Independent Practice Subspecialist Medicine	Rheumatology	Medical Specialists
020	000	Neurology		Medical Specialists
021	000	Cardiology		Medical Specialists
021	001	Cardiology Independent Practice Sub Specialist	Medicine	Medical Specialists
021	002	Cardiology Independent Practice Sub Specialist	Paediatrics	Medical Specialists
021	003	Cardiology Independent Practice Sub Specialist	Special Merit	Medical Specialists
022	000	Psychiatry		Medical Specialists
023	000	Medical Oncology		Medical Specialists
027	000	Clinical Haematology		Medical Specialists
027	001	Clinical Haematology Independent Practice Sub Specialist	Pathology (Haematological)	Medical Specialists
027	002	Clinical Haematology	Paediatrics	Medical Specialists
027	003	Clinical Haematology	Medicine	Medical Specialists
029	000	Occupational Medicine Independent Practice Specialist		Medical Specialists
031	000	Rheumatology		Medical Specialists
032	000	Paediatrics Independent Practice Specialist		Medical Specialists
032	001	Paediatrics Independent Practice Sub Specialist	Neurology	Medical Specialists
032	002	Paediatrics Independent Practice Sub Specialist	Developmental Paediatrics	Medical Specialists
032	003	Paediatrics Independent Practice Sub Specialist	Medical Oncology	Medical Specialists

#N/A

ANNEXURE J: BHF PCNS DISCIPLINE CODES USED IN THE ANALYSIS OF HEALTHCARE UTILISATION DATA (CONTINUED)

BHF PCNS discipline code	BHF PCNS sub-discipline code	BHF PCNS discipline	BHF PCNS sub-discipline	CMS subgroup
032	004	Paediatrics Independent Practice Sub Specialist	Infectious Diseases	Medical Specialists
032	005	Paediatrics Independent Practice Sub Specialist	Medical Genetics	Medical Specialists
032	006	Paediatrics Independent Practice Sub Specialist	Endocrinology	Medical Specialists
032	007	Paediatrics Independent Practice Sub Specialist	Gastroenterology	Medical Specialists
032	008	Paediatrics Independent Practice Sub Specialist	Neonatology	Medical Specialists
032	009	Paediatrics Independent Practice Sub Specialist	Pulmonology	Medical Specialists
032	010	Paediatrics Independent Practice Sub Specialist	Rheumatology	Medical Specialists
032	011	Paediatrics Independent Practice Sub Specialist	Nephrology	Medical Specialists
032	012	Paediatrics Independent Practice Sub Specialist	Critical Care	Medical Specialists
032	013	Paediatrics Independent Practice Sub Specialist	Cardiology	Medical Specialists
032	014	Paediatrics Independent Practice Sub Specialist	Clinical Haematology	Medical Specialists
033	000	Paediatric Cardiology		Medical Specialists
034	000	Physical Medicine		Medical Specialists
035	000	Emergency Medicine Independent Practice Specialist		Medical Specialists
040	000	Independent Practice Specialist Radiation Oncology		Medical Specialists
097	000	Independent Practice Specialist Public Health Medicine		Medical Specialists
112	000	Independent Practice Specialist Clinical Pharmacology		Medical Specialists
019	000	Gastroenterology		Surgical Specialists
024	000	Independent Practice Specialist Neurosurgery		Surgical Specialists
024	001	Independent Practice Sub Specialist Neurosurgery	Critical Care	Surgical Specialists
026	000	Ophthalmology		Surgical Specialists
028	000	Orthopaedics		Surgical Specialists
030	000	Otorhinolaryngology		Surgical Specialists
036	000	Plastic and Reconstructive Surgery		Surgical Specialists
042	000	Surgery/Paediatric surgery Independent Practice Specialist		Surgical Specialists
042	001	Surgery Independent Practice Sub Specialist	Vascular Surgery	Surgical Specialists
042	002	Surgery Independent Practice Sub Specialist	Critical Care	Surgical Specialists
042	003	Surgery Independent Practice Sub Specialist	Gastroenterology	Surgical Specialists
042	004	Surgery Independent Practice Sub Specialist	Paediatric Surgery	Surgical Specialists
044	000	Cardio Thoracic Surgery		Surgical Specialists
046	000	Urology		Surgical Specialists
010	000	Anaesthetists		Anaesthetists
025	000	Nuclear Medicine		Pathology
052	000	Pathology Independent Practice Specialist		Pathology
052	001	Pathology Independent Practice Sub-Specialist	Anatomy	Pathology
052	002	Pathology Independent Practice Sub-Specialist	Chemical	Pathology
052	003	Pathology Independent Practice Sub-Specialist	Clinical	Pathology
052	004	Pathology Independent Practice Sub-Specialist	Forensic	Pathology
052	005	Pathology Independent Practice Sub-Specialist	Clinical Haematology	Pathology
052	006	Pathology Independent Practice Sub-Specialist	Medical Genetics	Pathology
052	007	Pathology Independent Practice Sub-Specialist	Microbiology	Pathology
052	008	Pathology Independent Practice Sub-Specialist	Infectious Diseases	Pathology
052	009	Pathology Independent Practice Sub-Specialist	Virology	Pathology
038	000	Diagnostic Radiology		Radiology
039	000	Radiography		Radiology
039	001	Radiography	Diagnosis	Radiology
039	002	Radiography	Therapy	Radiology
039	003	Radiography	Nuclear Medicine	Radiology
039	004	Radiography	Ultrasound	Radiology

ANNEXURE J: BHF PCNS DISCIPLINE CODES USED IN THE ANALYSIS OF HEALTHCARE UTILISATION DATA (CONTINUED)

BHF PCNS discipline code	BHF PCNS sub-discipline code	BHF PCNS discipline	BHF PCNS sub-discipline	CMS subgroup
Dentists				
054	000	General Dental Practice		
Dental Specialists				
062	000	Maxillo-facial and Oral Surgery		Dental Specialists
064	000	Orthodontics		Dental Specialists
092	000	Periodontics		Dental Specialists
093	000	Dental Technician		Dental Specialists
094	000	Prosthodontic		Dental Specialists
095	000	Dental Therapy		Dental Specialists
098	000	Oral Pathology		Dental Specialists
Supplementary and Allied Health Professionals				
002	000	Nutritionist		Supplementary and Allied Health Professionals
004	000	Chiropractors		Supplementary and Allied Health Professionals
007	000	Namibian Practitioners Only (Not recognised by (HPCSA)		Supplementary and Allied Health Professionals
007	001	Namibian Practitioners Only (Not recognised by (HPCSA)	Acupuncturist	Supplementary and Allied Health Professionals
007	002	Namibian Practitioners Only (Not recognised by (HPCSA)	Reflexologists	Supplementary and Allied Health Professionals
007	003	Namibian Practitioners Only (Not recognised by (HPCSA)	Forensic	Supplementary and Allied Health Professionals
008	000	Homoeopaths		Supplementary and Allied Health Professionals
060	000	Pharmacies		Supplementary and Allied Health Professionals
060	001	Pharmacies	Consultant Pharmacy	Supplementary and Allied Health Professionals
061	000	Pharmacotherapist		Supplementary and Allied Health Professionals
065	000	Counsellor (Lesotho Practitioners only)		Supplementary and Allied Health Professionals
066	000	Occupational Therapy		Supplementary and Allied Health Professionals
067	000	Art Therapists		Supplementary and Allied Health Professionals
068	000	Podiatry		Supplementary and Allied Health Professionals
069	000	Medical Scientist	Clinical Biochemist	Supplementary and Allied Health Professionals
069	001	Medical Scientist	Genetic Counsellor	Supplementary and Allied Health Professionals
069	002	Medical Scientist	Medical Biological Scientist	Supplementary and Allied Health Professionals
069	003	Medical Scientist	Medical Physicist	Supplementary and Allied Health Professionals
070	000	Optometrists		Supplementary and Allied Health Professionals
070	001	Supplementary Optometrists	Visual Science, Ocular Pathology and Dispensing of Spectacles	Supplementary and Allied Health Professionals
071	000	Optical Dispensers		Supplementary and Allied Health Professionals
071	001	Supplementary Optical Dispensers	No limitations	Supplementary and Allied Health Professionals
072	000	Physiotherapists		Supplementary and Allied Health Professionals
073	000	Masseurs		Supplementary and Allied Health Professionals
074	000	Orthoptists		Supplementary and Allied Health Professionals
075	000	Clinical Technology		Supplementary and Allied Health Professionals
075	001	Clinical Technology	Cardio-Vascular Perfusion	Supplementary and Allied Health Professionals
075	002	Clinical Technology	Pulmonology	Supplementary and Allied Health Professionals
075	003	Clinical Technology	Nephrology	Supplementary and Allied Health Professionals
075	004	Clinical Technology	Reproductive biology	Supplementary and Allied Health Professionals
075	005	Medical Technology	Pathology	Supplementary and Allied Health Professionals
075	006	Clinical Technology	Neurophysiology	Supplementary and Allied Health Professionals
075	007	Clinical Technology	Critical Care	Supplementary and Allied Health Professionals
075	008	Clinical Technology	Cardiology	Supplementary and Allied Health Professionals
075	009	Biokinetics		Supplementary and Allied Health Professionals
080	000	Nursing Agencies/Home Care Services		Supplementary and Allied Health Professionals
081	000	Registered Counsellors		Supplementary and Allied Health Professionals
082	000	Speech Therapy and Audiology		Supplementary and Allied Health Professionals

ANNEXURE J: BHF PCNS DISCIPLINE CODES USED IN THE ANALYSIS OF HEALTHCARE UTILISATION DATA (CONTINUED)

BHF PCNS discipline code	BHF PCNS sub-discipline code	BHF PCNS discipline	BHF PCNS sub-discipline	CMS subgroup
082	001	Speech Therapy	Only	Supplementary and Allied Health Professionals
082	002	Audiology	Only	Supplementary and Allied Health Professionals
083	000	Hearing Aid Acoustician		Supplementary and Allied Health Professionals
084	000	Dieticians		Supplementary and Allied Health Professionals
085	000	Psychometry		Supplementary and Allied Health Professionals
086	000	Psychologists		Supplementary and Allied Health Professionals
086	001	Psychologists	Clinical	Supplementary and Allied Health Professionals
086	002	Psychologists	Counselling	Supplementary and Allied Health Professionals
086	003	Psychologists	Educational	Supplementary and Allied Health Professionals
086	004	Psychologists	Industrial	Supplementary and Allied Health Professionals
086	005	Psychologists	Neuropsychologists	Supplementary and Allied Health Professionals
087	000	Orthotists and Prosthetists		Supplementary and Allied Health Professionals
088	000	Registered Nurses		Supplementary and Allied Health Professionals
088	001	Registered Nurses	Midwife only	Supplementary and Allied Health Professionals
088	002	Registered Nurses	Psychiatric only	Supplementary and Allied Health Professionals
088	009	Registered Nurses	Primary Care	Supplementary and Allied Health Professionals
089	000	Social Workers		Supplementary and Allied Health Professionals
091	000	Biokinetics		Supplementary and Allied Health Professionals
096	000	CommunityDentistry		Supplementary and Allied Health Professionals
099	000	Psychological Counsellors – Namibian Practitioners Only		Supplementary and Allied Health Professionals
101	000	Naturopathy		Supplementary and Allied Health Professionals
102	000	Osteopathy		Supplementary and Allied Health Professionals
103	000	Phytotherapy		Supplementary and Allied Health Professionals
104	000	Ayurveda	Ayurveda Practitioner	Supplementary and Allied Health Professionals
104	001	Ayurveda	Primary Healthcare Advisor	Supplementary and Allied Health Professionals
104	002	Ayurveda	Yoga Therapist	Supplementary and Allied Health Professionals
105	000	Acupuncturist		Supplementary and Allied Health Professionals
106	000	Therapeutic Aromatherapist		Supplementary and Allied Health Professionals
107	000	Therapeutic Massage Therapist		Supplementary and Allied Health Professionals
108	000	Therapeutic Reflexologist		Supplementary and Allied Health Professionals
109	000	Unani-Tibb		Supplementary and Allied Health Professionals
110	000	Clinical Pharmacokineticist		Supplementary and Allied Health Professionals
111	000	Radiopharmacist		Supplementary and Allied Health Professionals
113	000	Oral Hygiene		Supplementary and Allied Health Professionals
115	000	Medical Genetics		Supplementary and Allied Health Professionals
Medical Technology				
037	000	Medical Technology		Medical Technology
037	001	Medical Technology	Blood Transfusion Technology	Medical Technology
037	002	Medical Technology	Cardiology	Medical Technology
037	003	Medical Technology	Chemical Pathology	Medical Technology
037	004	Medical Technology	Clinical Pathology	Medical Technology
037	005	Medical Technology	Cytotechnology	Medical Technology
037	006	Medical Technology	Forensic Pathology	Medical Technology
037	007	Medical Technology	Haematology	Medical Technology
037	008	Medical Technology	Histopathological Technique	Medical Technology
037	009	Medical Technology	Lung Function	Medical Technology
037	010	Medical Technology	Microbiology	Medical Technology
037	011	Medical Technology	Parasitology	Medical Technology
037	012	Medical Technology	Pharmacology	Medical Technology
037	013	Medical Technology	Virology	Medical Technology

ANNEXURE J: BHF PCNS DISCIPLINE CODES USED IN THE ANALYSIS OF HEALTHCARE UTILISATION DATA (CONTINUED)

BHF PCNS discipline code	BHF PCNS sub-discipline code	BHF PCNS discipline	BHF PCNS sub-discipline	CMS subgroup
Hospitals				
047	000	Drug & Alcohol Rehab	(Department of Health)	Hospitals
047	001	Drug & Alcohol Rehab	(Welfare)	Hospitals
049	000	Sub-Acute Facilities		Hospitals
049	001	Sub-Acute Facilities	General Care	Hospitals
049	002	Sub-Acute Facilities	Psychiatry	Hospitals
049	003	Sub-Acute Facilities	Physical Rehab	Hospitals
049	004	Sub-Acute Facilities	All Services	Hospitals
049	005	Sub-Acute Facilities	Post Natal Unit	Hospitals
049	006	Sub-Acute Facilities	Psychiatric/Post Natal	Hospitals
049	007	Sub-Acute Facilities	Rehab/Post Natal	Hospitals
049	008	Sub-Acute Facilities	Specialised Psychiatric Unit Only	Hospitals
055	000	Mental Health Institutions		Hospitals
056	000	Provincial Hospitals		Hospitals
056	001	Provincial Hospitals	District Hospital	Hospitals
056	002	Provincial Hospitals	Regional Hospital	Hospitals
056	003	Provincial Hospitals	Tertiary/Academic Hospital	Hospitals
056	004	Provincial Hospitals	DOH Oral healthcare Centre	Hospitals
056	009	Provincial Hospitals	Primary Care	Hospitals
056	010	Provincial Hospitals	DOH Orthotics & Prosthetics Centre	Hospitals
056	011	Provincial Hospitals	Central Hospital	Hospitals
056	012	Provincial Hospitals	Specialised Hospital	Hospitals
056	013	Provincial Hospitals	Small District Hospital	Hospitals
056	014	Provincial Hospitals	Medium District Hospital	Hospitals
056	015	Provincial Hospitals	Large District Hospital	Hospitals
057	000	Private Hospitals ('A' - Status)		Hospitals
057	001	Private Hospitals ('A' - Status)	+ICU +Theatre Less than 100 beds	Hospitals
057	002	Private Hospitals ('A' - Status)	-ICU +Theatre	Hospitals
057	003	Private Hospitals ('A' - Status)	+ICU -Theatre	Hospitals
057	004	Private Hospitals ('A' - Status)	-ICU -Theatre	Hospitals
057	005	Private Hospitals ('A' - Status)	+Theatre Maternity only	Hospitals
057	006	Private Hospitals ('A' - Status)	-Theatre Maternity only	Hospitals
057	007	Private Hospital	Namibian Rural Health Centres	Hospitals
057	008	Private Hospital Lesotho	-ICU + Theatre	Hospitals
057	100	Private Hospitals ('A' - Status)	Mine Hospitals	Hospitals
057	200	Private Hospitals ('A' - Status)	State subsidised	Hospitals
058	000	Private Hospitals ('B' - Status)		Hospitals
059	000	Private Rehab Hospital (Acute)		Hospitals
076	000	Unattached Operating Theatres/Day Clinics		Hospitals
077	000	Approved Unattached Operating Theatre Unit/Day Clinics		Hospitals
079	000	Hospices		Hospitals
079	001	Hospices	SA Cancer Associations	Hospitals

ANNEXURE J: BHF PCNS DISCIPLINE CODES USED IN THE ANALYSIS OF HEALTHCARE UTILISATION DATA (CONTINUED)

BHF PCNS discipline code	BHF PCNS sub-discipline code	BHF PCNS discipline	BHF PCNS sub-discipline	CMS subgroup
Other Health Services				
003	000	Accredited Blood and Blood Product Couriers		Other Health Services
006	000	Foreign Services		Other Health Services
009	000	Ambulance Services – Advanced		Other Health Services
009	001	Ambulance Service	Basic Life Support Service	Other Health Services
009	002	Ambulance Service	Intermediate Life Support Service	Other Health Services
009	003	Ambulance Service	Advance Life Support Service	Other Health Services
009	004	Ambulance Service	Provincial Ambulance Service	Other Health Services
011	000	Ambulance Services – Intermediate		Other Health Services
013	000	Ambulance Services – Basic		Other Health Services
048	000	Travel Clinic		Other Health Services
050	000	Group practices		Other Health Services
050	009	Group Practice	Primary Care	Other Health Services
050	010	Delayed Children Development Clinic	Welfare & DOH	Other Health Services
051	000	Group practices/Hospitals		Other Health Services
078	000	Blood transfusion services		Other Health Services
090	000	Clinical services		Other Health Services
090	001	Clinical services	Oxygen Supplier	Other Health Services
090	002	Clinical services	Wheelchairs Supplier	Other Health Services
090	003	Clinical services	Ear & Voice Prosthetic Supplier	Other Health Services
090	004	Clinical services	Eye Prosthetic Supplier	Other Health Services
090	005	Clinical services	Breast Prosthetic Supplier	Other Health Services

ANNEXURE K: MANAGED CARE INDICATOR RESULTS PER SCHEME AND BENEFIT OPTION FOR 2014 AND 2015 (CONTINUED)

Scheme name	Option name	2014 Coverage Ratios																								
		Asthma		Cardiac Failure		Chronic Obstructive		Chronic Renal Disease				Diabetes Mellitus Type 1			Diabetes Mellitus Type 2			HIV		Hypertension			Coronary Artery Disease			
		flu vaccine	one (1) or more lung function test	one (1) or more electrocardiogram	flu vaccine	flu vaccine	one (1) or more lung function test	urine protein / creatinine ratio test	one (1) or more HbA1c test	one (1) or more total cholesterol test	more than one (1) renal sonar	urine protein / creatinine ratio test	two (2) or more HbA1c tests	one (1) or more total cholesterol test	urine protein / creatinine ratio test	two (2) or more HbA1c tests	one (1) or more total cholesterol test	CD4 count conducted	Viral Load conducted	one or more (1) electrocardiogram	one (1) or more Creatinine / eGFR test	least one (1) or more total cholesterol test	one or more (1) electrocardiogram	one (1) DM screening test	least one (1) or more total cholesterol test	
Umvuzo Health Medical Scheme	Extreme	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Umvuzo Health Medical Scheme	Standard	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Umvuzo Health Medical Scheme	Supreme	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Umvuzo Health Medical Scheme	Ultra Affordable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
University of KwaZulu-Natal Medical Scheme	Savings Plus Plan	3.1%	3.3%	13.9%	3.7%	0.0%	0.0%	5.0%	15.0%	10.0%	0.0%	13.3%	2.2%	2.2%	20.1%	3.8%	8.2%	56.7%	55.7%	6.8%	1.0%	12.5%	16.7%	14.8%	8.8%	
University of the Witwatersrand Staff Medical Aid Fund	University of Witwatersrand Staff Medical Aid	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.9%	1.0%	1.9%	14.0%	35.5%	0.3%	9.8%	2.5%	0.0%	0.0%	0.0%	
Witbank Coalfields Medical Aid Scheme	Comprehensive option	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	20.8%	19.6%	0.0%	0.0%	0.0%	31.4%	0.0%	9.9%	
Witbank Coalfields Medical Aid Scheme	Yebomed	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wooltru Healthcare Fund	Core Option	0.0%	0.0%	25.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	42.9%	51.4%	28.6%	0.0%	0.0%	4.3%	1.7%	33.3%	15.8%	31.6%	21.1%	
Wooltru Healthcare Fund	Extended Option	6.0%	9.3%	21.6%	8.1%	0.0%	0.0%	35.0%	15.0%	5.0%	0.0%	13.8%	20.7%	13.8%	56.1%	56.9%	52.8%	93.3%	93.3%	24.8%	5.2%	39.0%	31.8%	37.6%	32.9%	
Wooltru Healthcare Fund	Plus Option	2.6%	6.3%	19.3%	2.3%	3.0%	9.1%	31.7%	16.7%	23.3%	0.0%	33.6%	30.2%	20.8%	47.0%	46.7%	41.7%	74.1%	73.6%	14.6%	2.9%	31.0%	26.3%	30.5%	24.3%	
	Sum	4.2%	5.1%	19.2%	5.9%	6.9%	11.9%	13.3%	14.6%	11.7%	0.2%	13.1%	10.1%	8.0%	31.7%	25.8%	23.5%	52.7%	53.0%	11.0%	2.9%	21.1%	22.3%	24.7%	17.8%	
	Min	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
	Max	100%	33%	100%	31%	41%	67%	100%	100%	100%	4%	79%	100%	58%	92%	89%	62%	100%	100%	43%	77%	63%	73%	86%	75%	

ANNEXURE K: MANAGED CARE INDICATOR RESULTS PER SCHEME AND BENEFIT OPTION FOR 2014 AND 2015 (CONTINUED)

Scheme name	Financial Year	2015 Coverage Ratios																							
	CDL condition	Asthma		Cardiac Failure		Chronic Obstructive		Chronic Renal Disease				Diabetes Mellitus Type 1			Diabetes Mellitus Type 2			HIV		Hypertension			Coronary Artery Disease		
Option name	flu vaccine	one (1) or more lung function test	one (1) or more electrocardiogram	flu vaccine	flu vaccine	one (1) or more lung function test	urine protein / creatinine ratio test	one (1) or more HbA1c test	one (1) or more total cholesterol test	more than one (1) renal sonar	urine protein / creatinine ratio test	two (2) or more HbA1c tests	one (1) or more total cholesterol test	urine protein / creatinine ratio test	two (2) or more HbA1c tests	one (1) or more total cholesterol test	CD4 count conducted	Viral Load conducted	one or more (1) electrocardiogram	one (1) or more Creatinine / eGFR test	least one (1) or more total cholesterol test	one or more (1) electrocardiogram	one (1) DM screening test	least one (1) or more total cholesterol test	
Umvuzo Health Medical Scheme	Extreme	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Umvuzo Health Medical Scheme	Standard	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Umvuzo Health Medical Scheme	Supreme	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%	2.1%	1.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Umvuzo Health Medical Scheme	Ultra Affordable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
University of KwaZulu-Natal Medical Scheme	Savings Plus Plan	4.2%	2.2%	7.3%	5.5%	0.0%	0.0%	0.0%	0.0%	0.0%	10.7%	1.4%	1.4%	17.0%	3.9%	5.5%	59.5%	59.0%	6.0%	1.0%	11.1%	12.5%	15.1%	5.5%	
University of the Witwatersrand Staff Medical Aid Fund	University of Witwatersrand Staff Medical Aid	14.5%	14.8%	25.3%	8.8%	19.4%	23.9%	3.6%	7.1%	3.6%	9.8%	0.0%	3.3%	45.8%	13.1%	17.0%	71.6%	70.9%	21.0%	2.9%	31.5%	29.0%	25.1%	12.6%	
Witbank Coalfields Medical Aid Scheme	Comprehensive option	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	20.8%	21.0%	0.0%	0.0%	0.0%	21.9%	0.0%	10.9%	
Witbank Coalfields Medical Aid Scheme	Yebomed	5.4%	0.0%	0.0%	0.0%	10.0%	0.0%	11.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	98.5%	86.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Wooltru Healthcare Fund	Core Option	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	48.6%	48.6%	32.4%	0.0%	0.0%	11.8%	0.8%	31.9%	36.8%	52.6%	31.6%	
Wooltru Healthcare Fund	Extended Option	7.2%	15.2%	21.2%	6.1%	0.0%	0.0%	41.2%	17.6%	17.6%	20.0%	20.0%	10.0%	56.0%	48.0%	42.4%	93.3%	86.7%	24.0%	4.7%	37.7%	32.9%	41.2%	34.1%	
Wooltru Healthcare Fund	Plus Option	3.1%	6.0%	14.4%	2.2%	1.4%	9.7%	34.5%	18.2%	14.5%	26.3%	26.3%	18.0%	49.8%	45.8%	41.2%	75.9%	76.3%	15.8%	4.0%	30.0%	28.2%	32.2%	29.0%	
	Sum	4.9%	5.2%	19.4%	7.0%	7.9%	12.2%	14.6%	15.4%	12.8%	12.8%	10.0%	8.0%	33.0%	26.2%	24.3%	58.6%	59.0%	10.7%	3.4%	21.3%	22.1%	24.7%	18.0%	
	Min	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
	Max	100%	29%	100%	37%	100%	54%	100%	100%	100%	100%	100%	100%	98%	91%	70%	100%	100%	40%	41%	55%	77%	93%	75%	

Notes:

- a. Where the prevalence on an option is zero it is either there are beneficiaries on that specific CDL condition or the option does not actively manage the CDI condition
- b. The indicators listed are a subset of the indicators collected from schemes and these relate to process indicators only
- c. The Coverage ratio is the proportion of beneficiaries registered for a chronic program receiving the appropriate level of care

ANNEXURE L:

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2015

	Registered schemes						Consolidated			Per member *			Per beneficiary *		
	Open schemes			Restricted schemes			2015 R'000	2014 R'000	% change	2015 R	2014 R	% change	2015 R	2014 R	% change
	2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change									
Assets															
Non-current assets	7 767 903	6 438 427	20.6	13 445 502	12 349 169	8.9	21 213 405	18 787 596	12.9	5 408.6	5 010.2	8.0	2 425.9	2 218.5	9.3
Property, plant and equipment	51 737	51 117	1.2	167 476	131 147	27.7	219 213	182 264	20.3	105.5	87.3	20.8	44.9	36.8	22.0
Investments	7 715 095	6 376 920	21.0	13 259 624	12 216 425	8.5	20 974 719	18 593 345	12.8	8 652.0	11 590.4	(25.4)	3 758.5	5 274.3	(28.7)
Other non-current assets	1 071	10 390	(89.7)	18 402	1 597	1 052.3	19 473	11 987	62.5	8.7	5.3	64.2	3.7	2.3	60.9
Current assets	29 905 516	29 150 429	2.6	17 882 995	17 182 505	4.1	47 788 511	46 332 934	3.1	12 095.5	11 815.9	2.4	5 424.6	5 256.5	3.2
Inventories	-	-	-	547	886	(38.3)	547	886	(38.3)	8.5	13.1	(35.1)	3.9	6.0	(35.0)
Trade and other receivables	2 912 548	2 979 004	(2.2)	1 098 226	856 121	28.3	4 010 774	3 835 125	4.6	1 015.1	978.0	3.8	455.3	435.1	4.6
Investments	15 684 372	14 725 056	6.5	5 642 723	5 078 784	11.1	21 327 095	19 803 840	7.7	6 353.7	7 471.6	(15.0)	2 803.0	3 414.3	(17.9)
Cash and cash equivalents	5 861 943	6 583 586	(11.0)	8 953 952	9 114 021	(1.8)	14 815 895	15 697 607	(5.6)	3 750.0	4 003.2	(6.3)	1 681.8	1 780.9	(5.6)
Personal medical savings account trust investment	5 446 649	4 862 778	12.0	2 186 369	1 878 529	16.4	7 633 018	6 741 307	13.2	2 217.6	2 020.6	9.7	1 006.0	908.5	10.7
Other current assets	4	5	(20.0)	1 178	254 164	(99.5)	1 182	254 169	(99.5)	3.8	283.7	(98.7)	1.6	105.6	(98.5)
Total assets	37 673 419	35 588 856	5.9	31 328 497	29 531 674	6.1	69 001 916	65 120 530	6.0	17 464.7	16 607.2	5.2	7 832.7	7 387.9	6.0
Funds and liabilities															
Members' funds	27 016 328	25 905 889	4.3	25 081 586	24 183 547	3.7	52 097 914	50 089 436	4.0	13 186.3	12 773.9	3.2	5 913.8	5 682.6	4.1
Accumulated funds	26 337 758	24 984 556	5.4	23 918 977	22 755 622	5.1	50 256 735	47 740 178	5.3	12 720.2	12 174.8	4.5	5 704.8	5 416.1	5.3
Revaluation reserve – investments	673 060	915 026	(26.4)	1 102 930	1 375 254	(19.8)	1 775 990	2 290 280	(22.5)	1 278.8	1 701.5	(24.8)	604.0	801.4	(24.6)
Revaluation reserve – property, plant and equipment	5 510	6 307	(12.6)	38 753	32 414	19.6	44 263	38 721	14.3	130.3	114.1	14.2	51.9	45.4	14.3
Reserves set aside for specific purposes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other reserves	-	-	-	20 926	20 257	3.3	20 926	20 257	3.3	2 115.9	2 169.5	(2.5)	1 072.0	1 083.3	(1.0)
Minority interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-current liabilities	21 962	22 947	(4.3)	47 459	47 806	(0.7)	69 421	70 753	(1.9)	128.9	133.3	(3.3)	62.0	63.5	(2.4)
Borrowings	-	25	(100.0)	-	771	(100.0)	-	796	(100.0)	-	6.1	(100.0)	-	2.8	(100.0)
Other non-current liabilities	21 962	22 922	(4.2)	47 459	47 035	0.9	69 421	69 957	(0.8)	128.9	131.8	(2.2)	62.0	62.8	(1.3)
Current liabilities	10 635 129	9 660 020	10.1	6 199 452	5 300 321	17.0	16 834 581	14 960 341	12.5	4 260.9	3 815.2	11.7	1 911.0	1 697.3	12.6
Personal medical savings account trust liability	5 565 596	4 965 918	12.1	2 407 442	2 108 969	14.2	7 973 038	7 074 887	12.7	2 310.6	2 110.5	9.5	1 047.8	948.6	10.5
Trade and other payables	2 624 256	2 474 480	6.1	1 535 549	1 034 648	48.4	4 159 805	3 509 128	18.5	1 052.9	894.9	17.7	472.2	398.1	18.6
Provision for outstanding claims	2 445 277	2 219 622	10.2	2 253 381	2 154 327	4.6	4 698 658	4 373 949	7.4	1 193.2	1 116.2	6.9	535.0	496.5	7.8
Other current liabilities	-	-	-	3 080	2 377	29.6	3 080	2 377	29.6	3.6	2.7	33.3	1.3	1.0	30.0
Total funds and liabilities	37 673 419	35 588 856	5.9	31 328 497	29 531 674	6.1	69 001 916	65 120 530	6.0	17 464.7	16 607.2	5.2	7 832.7	7 387.9	6.0

Notes:

Prior year figures have been restated.

Schemes liquidated with effect from 31 December 2013 and those which amalgamated on 1 January 2014 have been excluded from the opening balances.

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

ANNEXURE M:

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2015

	Registered schemes						Consolidated			pampm			pabpm		
	Open schemes			Restricted schemes			2015 R'000	2014 R'000	%	2015 R	2014 R	%	2015 R	2014 R	%
	2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change									
Gross contribution income	89 811 375	82 351 780	9.1	61 814 149	57 853 960	6.8	151 625 524	140 205 740	8.1	3 212.9	2 995.2	7.3	1 439.8	1 329.8	8.3
Savings contribution income	(12 254 027)	(10 938 977)	(12.0)	(2 626 277)	(2 336 031)	(12.4)	(14 880 304)	(13 275 008)	(12.1)	(364.7)	(335.4)	(8.7)	(165.2)	(150.4)	(9.8)
Net contribution income	77 557 348	71 412 803	8.6	59 187 872	55 517 929	6.6	136 745 220	126 930 732	7.7	2 897.6	2 711.6	6.9	1 298.5	1 203.9	7.9
Relevant healthcare expenditure	(68 816 158)	(62 681 438)	(9.8)	(56 141 467)	(52 611 234)	(6.7)	(124 957 625)	(115 292 672)	(8.4)	(2 647.8)	(2 463.0)	(7.5)	(1 186.6)	(1 093.5)	(8.5)
Net claims incurred	(66 487 483)	(60 551 492)	(9.8)	(54 977 043)	(51 575 383)	(6.6)	(121 464 526)	(112 126 875)	(8.3)	(2 573.8)	(2 395.4)	(7.4)	(1 153.4)	(1 063.5)	(8.5)
Accredited managed healthcare services (no transfer of risk)	(2 195 222)	(2 040 024)	(7.6)	(1 309 795)	(1 227 299)	(6.7)	(3 505 017)	(3 267 323)	(7.3)	(75.0)	(70.9)	(5.8)	(33.6)	(31.4)	(7.0)
Net income/(expense) on risk transfer arrangements*	(133 453)	(89 922)	(48.4)	145 371	191 448	(24.1)	11 918	101 526	(88.3)	0.3	2.8	(89.3)	0.2	1.3	(84.6)
Gross healthcare result	8 741 190	8 731 365	0.1	3 046 405	2 906 695	4.8	11 787 595	11 638 060	1.3	249.8	248.6	0.5	111.9	110.4	1.4
Net non-healthcare expenditure	(9 306 817)	(8 693 980)	(7.0)	(3 700 185)	(3 400 090)	(8.8)	(13 007 002)	(12 094 070)	(7.5)	(275.6)	(258.4)	(6.7)	(123.5)	(114.7)	(7.7)
Net income/(expenses) on commercial reinsurance	-	3 290	(100.0)	-	-	-	-	3 290	(100.0)	-	32.9	(100.0)	-	13.8	(100.0)
Brokers costs**	(1 732 774)	(1 639 830)	(5.7)	(73 616)	(67 252)	(9.5)	(1 806 390)	(1 707 082)	(5.8)	(60.3)	(57.8)	(4.3)	(28.2)	(26.9)	(4.8)
Administration expenditure	(7 442 852)	(6 973 792)	(6.7)	(3 558 080)	(3 264 984)	(9.0)	(11 000 932)	(10 238 776)	(7.4)	(233.1)	(218.7)	(6.6)	(104.5)	(97.1)	(7.6)
Net impairment losses: trade and other receivables	(131 191)	(83 648)	(56.8)	(68 489)	(67 854)	(0.9)	(199 680)	(151 502)	(31.8)	(4.3)	(3.3)	(30.3)	(1.9)	(1.4)	(35.7)
Net healthcare result	(565 627)	37 385	(1 613.0)	(653 780)	(493 395)	(32.5)	(1 219 407)	(456 010)	(167.4)	(25.8)	(9.7)	(166.0)	(11.6)	(4.3)	(169.8)
Net impairment losses: other	(8 877)	(7 298)	(21.6)	-	-	-	(8 877)	(7 298)	(21.6)	(13.2)	(1.7)	(676.5)	(6.5)	(0.8)	(712.5)
Other investment income	1 887 426	1 692 639	11.5	1 521 366	1 275 956	19.2	3 408 792	2 968 595	14.8	72.2	63.7	13.3	32.4	28.3	14.5
Realised and unrealised gains/(losses)	318 500	498 130	(36.1)	247 648	519 269	(52.3)	566 148	1 017 399	(44.4)	12.3	22.5	(45.3)	5.5	10.0	(45.0)
Other income	63 728	77 905	(18.2)	192 481	214 782	(10.4)	256 209	292 687	(12.5)	5.6	6.4	(12.5)	2.5	2.9	(13.8)
Own facility surplus/(deficit)	(5 567)	(3 947)	(41.0)	1 806	(2 614)	169.1	(3 761)	(6 561)	42.7	(1.5)	(2.9)	48.3	(0.8)	(1.4)	42.9
Other expenditure	(3 384)	(3 926)	13.8	(461)	(2 662)	82.7	(3 845)	(6 588)	41.6	(1.8)	(2.0)	10.0	(0.9)	(0.9)	-
Finance costs	(333 380)	(270 506)	(23.2)	(140 733)	(113 056)	(24.5)	(474 113)	(383 562)	(23.6)	(11.5)	(9.3)	(23.7)	(5.2)	(4.2)	(23.8)
Net surplus for the year (before consolidation)	1 352 819	2 020 382	(33.0)	1 168 327	1 398 280	(16.4)	2 521 146	3 418 662	(26.3)	53.4	73.0	(26.8)	23.9	32.4	(26.2)
Consolidation results	-	(5 080)	100.0	(4 067)	5 100	(179.7)	(4 067)	20	(20 435.0)	(2.0)	-	(100.0)	(0.7)	-	(100.0)
Net surplus for the year (after consolidation)	1 352 819	2 015 302	(32.9)	1 164 260	1 403 380	(17.0)	2 517 079	3 418 682	(26.4)	53.3	73.0	(27.0)	23.9	32.4	(26.2)
Other comprehensive income	(242 447)	3 840	(6 413.7)	(266 221)	323 891	(182.2)	(508 668)	327 731	(255.2)	(28.7)	18.7	(253.5)	(13.4)	8.8	(252.3)
Fair value adjustment on available-for-sale investments	22 517	218 631	(89.7)	4 932	354 418	(98.6)	27 449	573 049	(95.2)	1.7	35.1	(95.2)	0.8	16.6	(95.2)
Reclassification adjustment	(264 483)	(214 854)	(23.1)	(277 256)	(34 531)	(702.9)	(541 739)	(249 385)	(117.2)	(38.1)	(20.5)	(85.9)	(18.0)	(9.7)	(85.6)
Land and buildings revaluation	(797)	306	(360.5)	-	-	-	(797)	306	(360.5)	(0.5)	0.2	(350.0)	(0.2)	0.1	(300.0)
Other	316	(243)	230.0	6 103	4 004	52.4	6 419	3 761	70.7	1.8	1.1	63.6	0.8	0.5	60.0
Total comprehensive income for the year	1 110 372	2 019 142	(45.0)	898 039	1 727 271	(48.0)	2 008 411	3 746 413	(46.4)	42.6	80.0	(46.8)	19.1	35.5	(46.2)

Notes:

Prior year figures have been restated.

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

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

* Net income/(expense) on risk transfer arrangements represents the difference between capitation fees and the estimated recoveries in respect of risk transfer arrangements. This amount indicates whether the scheme derived any value for money from these arrangements.

** Broker costs include broker fees and distribution costs.

ANNEXURE M: STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2015 (CONTINUED)

Total non-healthcare expenditure per average member and beneficiary were calculated for only those schemes which incurred such expenditure:

	2015 pabpm R	2014 pabpm R	% change	2015 pampm R	2014 pampm R	% change
Open schemes	172.8	150.5	14.8	365.2	315.6	15.7
Restricted schemes	91.8	83.4	10.1	217.4	199.6	8.9
Total registered schemes	149.4	127.0	17.6	327.1	276.9	18.1

ANNEXURE N:

CONSOLIDATED STATEMENT OF CHANGES IN FUNDS AND RESERVES FOR THE YEAR ENDED 31 DECEMBER 2015

	Registered schemes						Consolidated			Per member *			Per beneficiary *		
	Open schemes			Restricted schemes			2015 R'000	2014 R'000	%	2015 R	2014 R	%	2015 R	2014 R	%
	2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change									
Accumulated funds															
Balances at the beginning of the year	24 984 556	22 774 041	9.7	22 755 622	21 446 951	6.1	47 740 178	44 220 992	8.0	12 083.3	11 277.3	7.1	5 419.2	5 016.9	8.0
- As previously reported	24 984 556	22 774 041	9.7	22 755 622	21 458 201	6.0	47 740 178	44 232 242	7.9	12 083.3	11 280.2	7.1	5 419.2	5 018.1	8.0
- Prior year adjustment	-	-	-	-	(11 250)	100.0	-	(11 250)	100.0	-	(65.1)	100.0	-	(1.3)	100.0
Surplus/(deficit) for the year	1 352 819	2 015 302	(32.9)	1 164 260	1 403 380	(17.0)	2 517 079	3 418 682	(26.4)	637.1	871.8	(26.9)	285.7	387.8	(26.3)
Transfer to/(from) accumulated funds	67	195 456	(100.0)	-	(99 785)	100.0	67	95 671	(99.9)	0.1	61.7	(99.8)	-	10.9	(100.0)
- Due to amalgamation/liquidation	67	185 203	(100.0)	-	(99 785)	100.0	67	85 418	(99.9)	0.1	68.1	(99.9)	-	9.7	(100.0)
- Due to re-measurement of investments and property, plant and equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Other transfers	-	10 253	(100.0)	-	-	-	-	10 253	(100.0)	-	34.5	(100.0)	-	1.2	(100.0)
Other	316	(243)	230.0	(905)	5 076	(117.8)	(589)	4 833	(112.2)	(2.2)	15.7	(114.0)	(1.0)	0.5	(300.0)
Balance at the end of the year	26 337 758	24 984 556	5.4	23 918 977	22 755 622	5.1	50 256 735	47 740 178	5.3	12 720.2	12 174.8	4.5	5 704.8	5 416.1	5.3
Revaluation reserve (investments)															
Balances at the beginning of the year	915 026	911 249	0.4	1 375 254	1 056 019	30.2	2 290 280	1 967 268	16.4	1 713.0	1 450.8	18.1	808.4	684.2	18.2
- As previously reported	915 026	911 249	0.4	1 375 254	1 056 019	30.2	2 290 280	1 967 268	16.4	1 713.0	1 450.8	18.1	808.4	684.2	18.2
- Prior year adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised gains/(losses) on revaluation of investments	22 517	218 631	(89.7)	4 932	354 418	(98.6)	27 449	573 049	(95.2)	19.9	422.6	(95.3)	9.4	199.3	(95.3)
Realised (gains)/losses on derecognition of investments	(264 483)	(214 854)	(23.1)	(277 256)	(34 531)	(702.9)	(541 739)	(249 385)	(117.2)	(457.8)	(246.4)	(85.8)	(217.2)	(116.4)	(86.6)
Revaluation adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) reserves	-	-	-	-	(652)	100.0	-	(652)	100.0	-	-	-	-	-	-
Balance at the end of the year	673 060	915 026	(26.4)	1 102 930	1 375 254	(19.8)	1 775 990	2 290 280	(22.5)	1 278.8	1 701.5	(24.8)	604.0	801.4	(24.6)
Revaluation reserve (property, plant and equipment)															
Balances at the beginning of the year	6 307	16 254	(61.2)	32 414	32 414	-	38 721	48 668	(20.4)	114.0	76.4	49.2	45.4	32.2	41.0
- As previously reported	6 307	16 254	(61.2)	32 414	21 164	53.2	38 721	37 418	3.5	114.0	80.7	41.3	45.4	36.9	23.0
- Prior year adjustment	-	-	-	-	11 250	(100.0)	-	11 250	(100.0)	-	65.1	(100.0)	-	22.7	(100.0)
Unrealised gains/(losses) on re-measurement of property, plant and equipment	(797)	306	(360.5)	-	-	-	(797)	306	(360.5)	(6.1)	2.4	(354.2)	(2.9)	1.1	(363.6)
Revaluation adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) reserves	-	(10 253)	100.0	6 339	-	100.0	6 339	(10 253)	161.8	166.1	(34.5)	581.4	73.8	(15.6)	573.1
Balance at the end of the year	5 510	6 307	(12.6)	38 753	32 414	19.6	44 263	38 721	14.3	130.3	114.1	14.2	51.9	45.4	14.3

ANNEXURE N: CONSOLIDATED STATEMENT OF CHANGES IN FUNDS AND RESERVES FOR THE YEAR ENDED 31 DECEMBER 2015 (CONTINUED)

	Registered schemes						Consolidated			Per member *			Per beneficiary *			
	Open schemes			Restricted schemes			2015 R'000	2014 R'000	% change	2015 R	2014 R	% change	2015 R	2014 R	% change	
	2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change										
Reserves set aside for specific purposes																
Balances at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- As previously reported	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Prior year adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at the end of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other reserves																
Balances at the beginning of the year	-	-	-	20 257	21 329	(5.0)	20 257	21 329	(5.0)	2 048.2	1 561.2	31.2	1 037.8	750.4	38.3	
- As previously reported	-	-	-	20 257	21 329	(5.0)	20 257	21 329	(5.0)	2 048.2	1 561.2	31.2	1 037.8	750.4	38.3	
- Prior year adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) reserves	-	-	-	669	(1 072)	162.4	669	(1 072)	162.4	67.6	(78.5)	186.1	34.3	(37.7)	191.0	
Balance at the end of the year	-	-	-	20 926	20 257	3.3	20 926	20 257	3.3	2 115.9	2 169.5	(2.5)	1 072.0	1 083.3	(1.0)	

Notes:

Prior year figures have been restated.

Schemes liquidated with effect from 31 December 2013 and those which amalgamated on 1 January 2014 have been excluded from the opening balances.

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

ANNEXURE O:

STATEMENT OF COMPREHENSIVE INCOME DETAILS: REGISTERED SCHEMES FOR THE YEAR ENDED 31 DECEMBER 2015

Ref. no.	Name of medical scheme	Average members	Average beneficiaries	Average age pb Years	Pensioner ratio (65+ years) %	No. of dependants per member	Net contributions R'000	Net relevant healthcare expenditure (note a) R'000	Administration expenses R'000	Broker fees (note b) R'000	Net impairment losses: trade and other receivables R'000	Net reinsurance results R'000	Net healthcare result R'000	Own facility surplus/(deficit) R'000	Net surplus/(deficit) after consolidation results R'000
Registered schemes – open															
1252	Bestmed Medical Scheme	93 066	196 466	37.1	12.5	1.1	3 552 873	3 242 230	276 554	70 010	3 769	-	(39 691)	(5 567)	38 603
1512	Bonitas Medical Fund	295 462	654 190	31.6	6.2	1.2	10 560 509	9 933 399	905 046	202 946	13 395	-	(494 277)	-	(205 559)
1034	Cape Medical Plan	5 849	12 308	38.3	14.1	1.1	145 689	155 806	17 564	-	55	-	(27 736)	-	347
1491	Compcare Wellness Medical Scheme	16 898	27 983	35.5	11.2	0.7	446 565	414 048	52 785	7 357	597	-	(28 223)	-	(18 144)
1125	Discovery Health Medical Scheme	1 250 194	2 663 054	32.9	7.8	1.1	40 066 741	34 503 626	4 002 090	982 874	71 193	-	506 959	-	1 276 142
1202	Fedhealth Medical Scheme	71 900	144 054	37.9	12.9	1.0	2 750 291	2 507 078	261 853	45 876	3 269	-	(67 785)	-	10 624
1554	Genesis Medical Scheme	8 391	21 152	32.2	6.6	1.5	245 447	181 812	32 236	2 106	102	-	29 192	-	53 938
1537	Hosmed Medical Aid Scheme	26 206	72 242	31.0	3.5	1.8	1 255 612	1 107 164	117 008	23 115	(1 855)	-	10 179	-	29 294
1087	Keyhealth	35 801	75 724	41.9	20.5	1.1	1 736 617	1 630 111	137 589	20 806	1 548	-	(53 437)	-	34 434
1576	Liberty Medical Scheme	55 995	113 063	38.5	14.1	1.0	2 001 908	1 865 665	193 600	41 163	1 305	-	(99 825)	-	(80 070)
1466	Makoti Medical Scheme	2 436	4 775	28.0	0.4	1.0	47 090	40 134	5 569	1 271	(64)	-	179	-	2 941
1149	Medihelp	94 316	203 659	36.9	13.7	1.2	3 822 196	3 380 975	378 218	52 060	12 070	-	(1 127)	-	104 473
1506	Medimed Medical Scheme	5 982	14 423	28.9	3.4	1.4	141 993	128 860	12 648	-	145	-	340	-	9 293
1140	Medshield Medical Scheme	75 679	159 452	37.8	12.6	1.1	2 588 050	2 452 153	198 627	54 108	(2 941)	-	(113 897)	-	43 961
1167	Momentum Health	126 070	240 822	32.7	8.1	0.9	3 061 735	2 638 358	287 136	146 922	1 540	-	(12 221)	-	48 632
1575	Resolution Health Medical Scheme	22 525	45 575	38.7	13.1	1.0	758 516	661 293	81 915	13 980	1 821	-	(493)	-	2 468
1446	Selfmed Medical Scheme	7 879	13 638	46.9	27.7	0.7	290 482	262 168	31 186	1 032	222	-	(4 126)	-	15 172
1486	Sizwe Medical Fund	52 767	126 822	32.7	7.8	1.4	2 304 586	2 035 882	215 678	38 289	1 044	-	13 693	-	105 364
1141	Spectramed	17 296	33 062	44.2	20.9	0.9	574 759	563 042	88 762	4 022	21 488	-	(102 555)	-	(83 950)
1464	Suremed Health	1 537	3 070	34.7	9.0	1.0	50 180	42 490	6 089	736	(114)	-	978	-	4 038
1592	Thebemed	9 319	21 296	26.6	0.4	1.3	189 612	156 263	25 683	5 113	395	-	2 159	-	4 651
1422	Topmed Medical Scheme	24 088	48 069	36.3	13.1	1.0	679 158	661 618	65 777	15 953	2 101	-	(66 291)	-	(32 416)
Sub-total: registered open schemes		2 310 701	4 912 483	33.8	8.8	1.1	77 557 348	68 816 158	7 442 852	1 732 774	131 191	-	(565 627)	(5 567)	1 352 819

ANNEXURE O: STATEMENT OF COMPREHENSIVE INCOME DETAILS: REGISTERED SCHEMES FOR THE YEAR ENDED 31 DECEMBER 2015 (CONTINUED)

Ref. no.	Name of medical scheme	Average members	Average beneficiaries	Average age pb Years	Pensioner ratio (65+ years) %	No. of dependants per member	Net contributions R'000	Net relevant healthcare expenditure (note a) R'000	Administration expenses R'000	Broker fees (note b) R'000	Net impairment losses: trade and other receivables R'000	Net reinsurance results R'000	Net healthcare result R'000	Own facility surplus/(deficit) R'000	Net surplus/(deficit) after consolidation results R'000
Registered schemes – restricted															
1005	AECI Medical Aid Society	7 294	14 701	39.2	21.7	1.0	355 100	322 265	17 898	-	(89)	-	15 024	-	21 832
1465	Alliance-Midmed Medical Scheme	1 726	4 312	31.4	5.8	1.5	72 696	68 965	4 618	-	(48)	-	(838)	-	1 080
1012	Anglo Medical Scheme	9 184	19 322	42.2	25.4	1.1	369 034	460 000	28 472	-	(32)	-	(119 407)	-	(24 296)
1571	Anglovaal Group Medical Scheme	3 672	7 404	39.6	21.1	1.0	124 602	115 600	10 914	-	(20)	-	(1 892)	-	17 286
1279	Bankmed	104 526	210 929	30.4	7.3	1.0	3 428 834	3 304 514	273 002	-	1 583	-	(150 265)	-	42 874
1507	Barloworld Medical Scheme	5 830	12 844	32.8	11.5	1.2	294 301	292 716	15 148	-	6	-	(13 568)	-	943
1526	BMW Employees Medical Aid Society	3 274	7 652	27.9	1.9	1.4	129 652	122 006	7 030	-	297	-	319	-	6 724
1237	BP Medical Aid Society	1 944	4 100	44.1	27.0	1.1	90 069	108 795	4 758	-	70	-	(23 554)	-	5 164
1590	Building & Construction Industry Medical Aid Fund	5 255	13 466	28.4	2.3	1.6	108 589	82 660	13 450	29	-	-	12 451	-	18 664
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	25 176	46 184	29.5	5.7	0.9	880 497	831 967	101 616	-	257	-	(53 343)	-	(25 890)
1068	De Beers Benefit Society	5 881	12 131	44.9	24.1	1.1	288 512	276 573	21 944	-	(101)	-	(9 904)	-	21 395
1572	Engen Medical Benefit Fund	3 636	7 810	37.7	14.9	1.1	172 267	162 984	8 259	-	57	-	967	-	8 363
1271	Fishing Industry Medical Scheme (Fish-Med)	1 241	2 941	26.2	0.3	1.4	10 977	8 658	1 771	-	9	-	539	-	1 153
1086	Food Workers Medical Benefit Fund	11 910	18 128	28.6	0.3	0.5	21 908	11 748	6 697	-	-	-	3 463	-	12 712
1253	Glencore Medical Scheme	9 817	30 329	23.3	0.7	2.1	385 719	397 107	19 498	-	179	-	(31 064)	-	(22 451)
1270	Golden Arrow Employees' Medical Benefit Fund	2 769	6 185	32.9	5.2	1.2	32 475	49 865	4 890	-	20	-	(22 300)	-	5 393
1598	Government Employees Medical Scheme (GEMS)	671 215	1 771 786	29.9	5.4	1.6	27 570 368	26 379 576	1 343 518	-	52 382	-	(205 108)	-	5 314
1523	Grintek Electronics Medical Aid Scheme	682	1 625	35.0	7.5	1.4	29 689	30 850	2 418	-	70	-	(3 650)	-	(2 178)
1566	Horizon Medical Scheme	2 443	3 960	27.5	2.4	0.6	37 175	26 543	5 550	-	19	-	5 063	-	7 784
1591	Impala Medical Plan	10 648	22 241	29.2	1.8	1.1	117 101	112 135	3 697	-	44	-	1 226	-	1 259
1559	Imperial Group Medical Scheme	7 680	17 557	29.0	2.8	1.3	326 745	294 845	20 847	-	15	-	11 038	-	39 677
1145	LA-Health Medical Scheme	55 712	135 287	29.6	6.8	1.4	1 911 827	1 578 866	177 371	43 343	3 804	-	108 443	-	158 455
1197	Libcare Medical Scheme	6 030	13 004	30.7	6.7	1.2	213 702	184 897	16 403	-	71	-	12 332	-	36 884
1599	Lonmin Medical Scheme	17 158	20 156	35.4	-	0.2	155 594	164 951	12 813	-	18	-	(22 188)	-	(4 900)
1547	Malcor Medical Scheme	5 104	12 135	32.4	5.9	1.4	231 108	243 848	13 774	397	158	-	(27 069)	-	5 272
1495	Massmart Health Plan	8 548	15 146	28.5	1.1	0.7	202 547	174 071	15 692	-	(523)	-	13 307	-	21 271
1039	MBMed Medical Aid Fund	4 004	9 674	28.9	5.1	1.4	148 661	129 240	8 883	-	(45)	-	10 583	-	17 958
1548	Medipos Medical Scheme	12 496	25 482	35.7	12.0	1.0	449 665	454 186	24 719	-	577	-	(29 818)	-	957
1105	Metropolitan Medical Scheme	4 689	10 541	32.1	7.6	1.2	175 068	183 993	13 248	-	92	-	(22 265)	-	206
1600	Motohealth Care	25 677	56 024	34.1	10.0	1.2	714 889	675 839	61 210	3 300	919	-	(26 379)	-	977
1241	Naspers Medical Fund	8 629	16 352	29.2	5.6	0.9	240 213	214 997	22 915	-	102	-	2 200	-	6 583
1469	Nedgroup Medical Aid Scheme	28 565	51 874	32.7	9.6	0.8	821 983	782 219	67 376	-	828	-	(28 441)	-	50 821
1584	Netcare Medical Scheme	17 172	37 656	29.1	3.6	1.2	619 967	611 317	31 079	-	223	-	(22 652)	-	(5 558)
1214	Old Mutual Staff Medical Aid Fund	17 826	32 860	32.1	8.6	0.8	472 716	422 182	42 564	-	1 363	-	6 607	-	25 912
1441	Parmed Medical Aid Scheme	2 443	5 029	48.2	28.9	1.1	213 679	199 991	9 725	-	(510)	-	4 473	-	17 839
1186	PG Group Medical Scheme	1 358	2 896	32.5	9.6	1.1	46 194	48 900	3 240	-	(58)	-	(5 888)	-	(839)
1563	Pick n Pay Medical Scheme	7 683	16 123	29.7	3.8	1.1	214 523	222 427	19 968	-	325	-	(28 197)	-	19 691
1583	Platinum Health	64 005	98 776	33.2	1.7	0.6	1 052 640	1 013 780	71 477	-	1 931	-	(34 548)	2 670	(7 670)
1194	Profmed	29 982	66 661	40.2	15.3	1.2	1 216 964	1 095 198	145 137	8 033	-	-	(31 404)	-	34 548
1516	Quantum Medical Aid Society	5 202	10 714	32.6	9.1	1.1	132 964	127 830	13 277	-	300	-	(8 442)	-	(43)
1201	Rand Water Medical Scheme	3 179	8 503	30.8	6.3	1.7	172 410	153 585	7 984	-	-	-	10 841	-	20 484

ANNEXURE O: STATEMENT OF COMPREHENSIVE INCOME DETAILS: REGISTERED SCHEMES FOR THE YEAR ENDED 31 DECEMBER 2015 (CONTINUED)

Ref. no.	Name of medical scheme	Average members	Average beneficiaries	Average age pb	Pensioner ratio (65+ years)	No. of dependants per member	Net contributions	Net relevant healthcare expenditure (note a)	Administration expenses	Broker fees (note b)	Net impairment losses: trade and other receivables	Net reinsurance results	Net healthcare result	Own facility surplus/(deficit)	Net surplus/(deficit) after consolidation results
				Years	%		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
1430	Remedi Medical Aid Scheme	20 592	46 166	29.0	4.7	1.3	768 914	696 182	46 554	-	(78)	-	26 255	-	57 739
1176	Retail Medical Scheme	10 718	19 041	29.1	3.1	0.8	191 090	177 804	23 431	-	(15)	-	(10 130)	-	1 878
1013	Rhodes University Medical Scheme	1 107	2 294	39.3	16.7	1.1	41 381	36 268	2 651	-	(26)	-	2 488	-	5 613
1209	SA Breweries Medical Aid Scheme (SABMAS)	9 694	21 793	29.1	4.7	1.2	331 202	314 324	25 130	-	49	-	(8 300)	-	10 668
1424	SABC Medical Aid Scheme	4 912	10 632	34.1	10.6	1.2	232 409	198 229	12 950	-	(17)	-	21 247	-	62 506
1038	SAMWUMed	38 664	86 877	30.7	3.4	1.3	1 147 577	942 412	56 943	3 153	1 261	-	143 807	(999)	195 569
1234	Sasolmed	28 465	76 228	30.2	5.2	1.7	1 483 439	1 434 344	69 026	-	636	-	(20 567)	-	27 370
1531	SEDMED	930	2 060	43.7	23.2	1.2	31 701	34 094	2 178	693	-	-	(5 264)	-	55
1568	Sisonke Health Medical Scheme	8 201	17 828	30.6	1.9	1.2	265 418	243 059	22 182	-	54	-	125	135	6 609
1580	South African Police Service Medical Scheme (POLMED)	172 039	492 221	26.8	2.8	1.9	7 647 836	7 293 973	361 327	-	1 405	-	(8 868)	-	228 649
1578	TFG Medical Aid Scheme	2 873	6 177	31.2	6.5	1.2	114 689	89 930	7 169	-	46	-	17 545	-	39 739
1544	Tiger Brands Medical Scheme	4 320	9 634	40.4	19.1	1.2	220 555	218 021	10 162	-	(190)	-	(7 437)	-	2 690
1582	Transmed Medical Fund	40 615	68 008	51.0	37.1	0.7	850 694	895 798	86 464	-	380	-	(131 947)	-	(117 286)
1579	Tsogo Sun Group Medical Scheme	4 699	10 273	25.8	1.5	1.2	105 060	92 751	12 181	-	55	-	74	-	5 687
1597	Umvuzo Health Medical Scheme	27 113	56 369	27.9	0.3	1.1	642 030	521 420	60 995	14 585	76	-	44 953	-	54 268
1520	University of KwaZulu-Natal Medical Scheme	3 350	6 988	39.7	17.8	1.1	114 111	108 228	8 981	-	24	-	(3 123)	-	1 827
1282	University of the Witwatersrand Staff Medical Aid Fund	2 903	5 446	42.7	19.7	0.9	139 872	130 425	8 645	-	488	-	314	-	5 677
1291	Witbank Coalfields Medical Aid Scheme	9 898	25 456	29.5	5.0	1.6	324 667	304 622	22 046	81	60	-	(2 141)	-	32 899
1293	Wooltru Healthcare Fund	9 641	19 144	29.5	5.5	1.0	281 603	266 896	24 214	-	(10)	-	(9 496)	-	454
Sub-total: registered restricted schemes		1 621 999	3 863 135	30.5	6.1	1.4	59 187 872	56 141 467	3 558 080	73 616	68 489	-	(653 780)	1 806	1 164 260
Total registered schemes		3 932 700	8 775 618	32.3	7.7	1.2	136 745 220	124 957 625	11 000 932	1 806 390	199 680	-	(1 219 407)	(3 761)	2 517 079

Notes:

a Including accredited managed healthcare services (no transfer of risk)

b Including broker service fees and other distribution costs paid

c The scheme operated its own facility.

pb = per beneficiary

ANNEXURE P:

STATEMENT OF FINANCIAL POSITION DETAILS: REGISTERED SCHEMES AS AT 31 DECEMBER 2015

Ref. no.	Name of medical scheme	Members	Dependants	Beneficiaries	Non-current assets	Current assets	Trade and other receivables		Cash and cash equivalents	Personal medical savings account trust investment	Total assets	Members' funds	Accumulated funds	Non-current liabilities
		31/12/15	31/12/15	31/12/15	R'000	R'000	R'000	Days outstanding (note a)	R'000	R'000	R'000	R'000	R'000	R'000
Registered schemes – open														
1252	Bestmed Medical Scheme	94 266	104 639	198 905	1 012 055	895 759	70 367	6.1	19 450	526 879	1 907 814	1 150 631	1 082 962	13 264
1512	Bonitas Medical Fund	295 488	358 896	654 384	1 331 133	2 844 794	466 132	15.2	607 294	247 473	4 175 927	3 042 250	2 935 237	-
1034	Cape Medical Plan	5 783	6 330	12 113	166 452	70 747	701	1.6	59 479	10 567	237 199	213 471	190 286	-
1491	Compicare Wellness Medical Scheme	16 321	11 023	27 344	3 531	224 183	28 532	21.8	125 807	35 230	227 714	154 648	151 144	-
1125	Discovery Health Medical Scheme	1 267 877	1 423 975	2 691 852	1 071	18 832 292	1 632 586	12.0	2 198 127	3 667 456	18 833 363	12 929 013	12 929 013	-
1202	Fedhealth Medical Scheme	71 228	71 654	142 882	599 520	801 451	182 131	22.8	438 836	180 484	1 400 971	1 099 727	1 038 741	-
1554	Genesis Medical Scheme	8 592	12 896	21 488	139 882	341 208	3 174	4.4	338 034	-	481 090	437 869	400 036	-
1537	Hosmed Medical Aid Scheme	25 937	45 354	71 291	98 110	317 326	15 185	4.4	36 877	-	415 436	330 545	337 105	-
1087	Keyhealth	36 027	40 183	76 210	603 253	240 850	88 532	17.4	93 464	58 851	844 103	613 307	615 731	2 993
1576	Liberty Medical Scheme	56 976	57 141	114 117	285 263	338 163	27 672	4.5	88 177	208 206	623 426	279 399	279 399	-
1466	Makoti Medical Scheme	2 431	2 310	4 741	11 341	43 775	370	2.9	43 405	-	55 116	53 346	51 851	-
1149	Medihelp	91 947	106 569	198 516	554 603	1 058 217	107 494	10.1	909 448	41 274	1 612 820	1 368 271	1 164 904	5 352
1506	Medimed Medical Scheme	6 097	8 540	14 637	87 735	99 072	11 820	25.0	61 301	25 950	186 806	147 742	147 455	-
1140	Medshield Medical Scheme	75 006	81 793	156 799	1 002 293	1 021 818	18 236	2.5	122 408	135 760	2 024 111	1 626 828	1 439 720	-
1167	Momentum Health	128 681	119 491	248 172	971 094	391 516	38 618	4.3	67 491	109 356	1 362 610	972 712	972 712	-
1575	Resolution Health Medical Scheme	21 048	21 230	42 278	488	166 371	51 280	23.5	88 823	26 268	166 859	83 149	83 149	190
1446	Selfmed Medical Scheme	8 123	5 837	13 960	381 895	4 320	970	1.2	3 350	-	386 215	355 064	355 064	161
1486	Sizwe Medical Fund	52 317	73 049	125 366	422 276	834 823	74 018	11.7	333 113	57	1 257 099	1 078 891	1 109 210	-
1141	Spectramed	16 130	14 585	30 715	559	449 925	65 155	34.2	92 477	115 802	450 484	257 580	257 441	-
1464	Suremed Health	1 480	1 502	2 982	7 022	39 328	3 527	23.7	13 711	6 640	46 350	34 025	33 802	-
1592	Thebemed	9 364	12 048	21 412	2	56 499	8 743	16.8	27 409	-	56 501	42 387	42 209	-
1422	Topmed Medical Scheme	25 665	25 448	51 113	44 514	756 663	8 879	4.2	31 368	44 495	801 177	699 681	680 320	-
Sub-total: registered open schemes		2 327 137	2 611 316	4 938 453	7 767 903	29 905 515	2 912 548	11.8	5 861 943	5 446 649	37 673 418	27 016 328	26 337 758	21 962

ANNEXURE P: STATEMENT OF FINANCIAL POSITION DETAILS: REGISTERED SCHEMES AS AT 31 DECEMBER 2015 (CONTINUED)

Ref. no.	Name of medical scheme	Current liabilities R'000	Trade and other payables		Personal medical savings account trust liability R'000	Outstanding claims provision		Net assets (members funds per BS) R'000	Total assets: Total liabilities	Current assets: Current liabilities	Cash and cash equivalents : Gross relevant healthcare expenditure incurred coverage (note d) Months	Net assets per Regulation 29 R'000	Solvency ratio %
			R'000	Days outstanding (note b)		R'000	Prior year claims provision utilised (note c) %						
Registered schemes – open													
1252	Bestmed Medical Scheme	743 918	116 045	13.1	538 757	89 116	99.9	1 150 631	2.5	1.2	0.9	1 083 562	25.6
1512	Bonitas Medical Fund	1 133 677	509 023	18.7	256 016	368 639	101.6	3 042 250	3.7	2.5	2.4	2 916 063	26.1
1034	Cape Medical Plan	23 728	8 324	19.5	10 504	4 900	83.6	213 471	10.0	3.0	4.2	190 286	117.5
1491	Compicare Wellness Medical Scheme	73 066	27 081	23.9	36 435	9 550	102.5	154 648	3.1	3.1	4.3	145 999	30.6
1125	Discovery Health Medical Scheme	5 904 350	1 182 605	12.5	3 736 659	985 087	103.1	12 929 013	3.2	3.2	3.7	12 929 013	26.0
1202	Fedhealth Medical Scheme	301 244	22 217	3.2	187 526	91 500	103.8	1 099 727	4.7	2.7	2.0	1 038 741	35.7
1554	Genesis Medical Scheme	43 222	19 974	40.1	8 503	14 745	93.3	437 869	11.1	7.9	20.3	400 036	152.2
1537	Hosmed Medical Aid Scheme	84 890	26 508	8.7	-	58 382	93.1	330 545	4.9	3.7	3.3	330 545	26.3
1087	Keyhealth	227 803	94 059	21.1	63 594	70 150	91.4	613 307	3.7	1.1	0.6	610 455	32.9
1576	Liberty Medical Scheme	344 027	47 062	9.2	209 888	87 077	102.2	279 399	1.8	1.0	0.6	279 399	12.6
1466	Makoti Medical Scheme	1 771	1 771	16.1	-	-	-	53 346	31.1	24.7	13.0	51 851	110.1
1149	Medihelp	239 197	83 563	9.0	42 605	113 029	94.8	1 368 271	6.6	4.4	3.2	1 148 613	29.6
1506	Medimed Medical Scheme	39 064	2 845	8.1	26 620	9 600	95.3	147 742	4.8	2.5	4.8	147 455	85.5
1140	Medshield Medical Scheme	397 283	144 020	21.4	138 555	114 708	99.7	1 626 828	5.1	2.6	4.1	1 439 057	53.2
1167	Momentum Health	389 898	76 520	10.6	108 474	204 904	102.1	972 712	3.5	1.0	1.0	949 716	28.7
1575	Resolution Health Medical Scheme	83 520	27 109	15.0	26 268	30 143	114.7	83 149	2.0	2.0	1.5	83 149	10.5
1446	Selfmed Medical Scheme	30 991	19 397	27.0	-	11 594	94.7	355 064	12.4	0.1	0.2	346 757	119.4
1486	Sizwe Medical Fund	178 208	97 699	17.5	38	80 471	96.8	1 078 891	7.1	4.7	4.5	1 078 891	46.8
1141	Spectramed	192 904	39 102	25.3	115 802	38 000	92.7	257 580	2.3	2.3	4.8	257 441	37.0
1464	Suremed Health	12 324	2 748	23.6	6 876	2 700	98.9	34 025	3.8	3.2	7.6	33 802	62.1
1592	Thebemed	14 113	4 249	9.9	-	9 864	83.1	42 387	4.0	4.0	3.7	42 209	22.3
1422	Topmed Medical Scheme	101 496	26 162	14.4	46 201	29 134	95.8	699 681	7.9	7.5	11.3	662 731	86.4
Sub-total: registered open schemes		10 635 129	2 624 256	13.9	5 565 596	2 445 277	100.8	27 016 328	3.5	2.8	3.2	26 206 039	29.2

ANNEXURE P: STATEMENT OF FINANCIAL POSITION DETAILS: REGISTERED SCHEMES AS AT 31 DECEMBER 2015 (CONTINUED)

Ref. no.	Name of medical scheme	Members	Dependants	Beneficiaries	Non-current assets	Current assets	Trade and other receivables		Cash and cash equivalents	Personal medical savings account trust investment	Total assets	Members' funds	Accumulated funds	Non-current liabilities
		31/12/15	31/12/15	31/12/15	R'000	R'000	R'000	Days outstanding (note a)	R'000	R'000	R'000	R'000	R'000	R'000
Registered schemes – restricted														
1005	AECI Medical Aid Society	7 195	7 441	14 636	286 592	96 190	2 338	2.4	93 852	-	382 782	366 350	370 150	-
1465	Alliance-Midmed Medical Scheme	1 759	2 577	4 336	-	72 968	1 551	7.1	15 076	25 212	72 968	43 856	43 856	-
1012	Anglo Medical Scheme	9 148	10 067	19 215	215 714	2 727 490	8 927	7.3	756 446	133 667	2 943 204	2 781 626	2 667 495	-
1571	Anglovaal Group Medical Scheme	3 696	3 773	7 469	115 172	72 611	1 593	3.7	47 912	23 106	187 783	152 787	145 102	-
1279	Bankmed	107 553	108 709	216 262	1 318 304	1 317 060	142 166	13.1	429 879	535 166	2 635 364	1 916 160	1 687 144	7 659
1507	Barloworld Medical Scheme	5 765	7 028	12 793	218 061	96 596	3 310	4.1	93 286	-	314 657	293 856	258 043	8 076
1526	BMW Employees Medical Aid Society	3 278	4 435	7 713	59 202	30 686	2 257	6.3	26 990	1 439	89 888	83 635	71 558	-
1237	BP Medical Aid Society	1 920	2 101	4 021	65 813	49 073	698	2.8	28 752	-	114 886	109 571	102 631	-
1590	Building & Construction Industry Medical Aid Fund	5 048	8 135	13 183	18 457	107 541	2 489	8.4	105 052	-	125 998	117 486	115 203	-
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	24 793	21 104	45 897	453 274	188 325	7 635	2.9	85 576	95 114	641 599	497 244	353 456	-
1068	De Beers Benefit Society	5 842	6 195	12 037	437 360	93 419	4 809	6.1	15 602	-	530 779	489 547	489 547	15 421
1572	Engen Medical Benefit Fund	3 651	4 106	7 757	107 330	38 483	1 466	2.8	20 400	16 617	145 813	118 005	98 527	-
1271	Fishing Industry Medical Scheme (Fish-Med)	1 396	1 889	3 285	2 965	7 921	1 004	33.4	6 917	-	10 886	9 640	9 585	-
1086	Food Workers Medical Benefit Fund	12 255	6 160	18 415	125 230	6 078	2 028	33.8	4 050	-	131 308	129 859	122 001	-
1253	Glencore Medical Scheme	9 130	19 236	28 366	147 898	63 885	3 096	2.9	60 789	-	211 783	193 612	169 222	-
1270	Golden Arrow Employees' Medical Benefit Fund	2 805	3 358	6 163	35 191	16 901	1 537	17.3	15 364	-	52 092	47 673	47 415	-
1598	Government Employees Medical Scheme (GEMS)	674 673	1 107 097	1 781 770	384 199	4 270 202	318 107	4.1	3 405 171	459 251	4 654 402	2 660 727	2 660 727	-
1523	Grintek Electronics Medical Aid Scheme	693	957	1 650	5 448	19 293	441	5.4	18 852	-	24 741	23 216	23 216	-
1566	Horizon Medical Scheme	2 554	1 574	4 128	21 044	14 748	2 411	22.4	11 670	667	35 792	33 079	30 379	-
1591	Impala Medical Plan	10 537	11 601	22 138	44 275	11 441	308	1.0	11 133	-	55 715	45 870	42 984	-
1559	Imperial Group Medical Scheme	7 697	10 135	17 832	196 673	118 755	14 123	15.8	104 632	-	315 427	300 984	278 833	-
1145	LA-Health Medical Scheme	56 801	81 514	138 315	5 664	1 160 060	44 563	6.9	433 003	80 994	1 165 724	877 254	877 254	3 910
1197	Libcare Medical Scheme	5 928	6 853	12 781	279 568	63 753	2 363	3.3	26 323	35 066	343 321	300 702	300 702	-
1599	Lonmin Medical Scheme	16 170	3 070	19 240	27 447	31 721	1 100	2.6	30 621	-	59 167	41 844	40 506	-
1547	Malcor Medical Scheme	5 090	7 038	12 128	35 183	46 216	579	0.9	45 499	138	81 399	62 800	59 371	-
1495	Massmart Health Plan	9 195	6 850	16 045	130 672	74 425	709	1.1	9 663	53 952	205 097	139 862	138 267	-
1039	MBMed Medical Aid Fund	4 012	5 709	9 721	61 152	66 113	12 292	30.2	53 821	-	127 265	121 288	123 987	-
1548	Medipos Medical Scheme	12 370	12 848	25 218	529 588	55 825	36 137	29.3	17 438	2 251	585 414	560 800	542 429	-
1105	Metropolitan Medical Scheme	3 843	4 752	8 595	126 172	10 577	1 035	2.2	9 541	-	136 749	129 542	121 216	-
1600	Motohealth Care	25 152	29 595	54 747	280	566 249	34 335	15.3	165 621	65 898	566 529	446 224	446 224	-
1241	Naspers Medical Fund	8 748	7 742	16 490	114 569	97 237	2 711	3.4	30 408	29 009	211 807	170 770	170 770	-
1469	Nedgroup Medical Aid Scheme	28 716	23 063	51 779	353 929	44 684	13 023	5.3	1 321	30 340	398 613	320 764	316 200	-
1584	Netcare Medical Scheme	17 682	20 932	38 614	-	455 567	580	0.3	56 366	95 305	455 567	291 554	291 554	-

ANNEXURE P: STATEMENT OF FINANCIAL POSITION DETAILS: REGISTERED SCHEMES AS AT 31 DECEMBER 2015 (CONTINUED)

Ref. no.	Name of medical scheme	Current liabilities R'000	Trade and other payables		Personal medical savings account trust liability R'000	Outstanding claims provision		Net assets (members funds per BS) R'000	Total assets: Total liabilities	Current assets: Current liabilities	Cash and cash equivalents : Gross relevant healthcare expenditure incurred coverage (note d) Months	Net assets per Regulation 29 R'000	Solvency ratio %
			R'000	Days outstanding (note b)		R'000	Prior year claims provision utilised (note c) %						
Registered schemes – restricted													
1005	AECI Medical Aid Society	16 432	3 432	3.9	-	13 000	99.9	366 350	23.3	5.9	3.5	366 350	103.2
1465	Alliance-Midmed Medical Scheme	29 111	2 553	13.5	25 337	1 222	90.5	43 856	-	-	-	36 973	46.5
1012	Anglo Medical Scheme	161 578	8 780	7.0	135 816	16 982	99.6	2 781 626	18.2	16.9	59.8	2 257 554	505.2
1571	Anglovaal Group Medical Scheme	34 996	7 335	23.2	24 261	3 400	73.6	152 787	5.4	2.1	3.9	145 102	93.2
1279	Bankmed	711 545	23 570	2.6	534 877	153 098	98.8	1 916 160	3.7	1.9	2.0	1 687 144	42.5
1507	Barloworld Medical Scheme	12 726	4 184	5.2	-	8 542	93.3	293 856	15.1	7.6	3.8	258 043	87.7
1526	BMW Employees Medical Aid Society	6 254	2 226	6.7	1 528	2 500	103.5	83 635	14.4	4.9	2.6	71 558	54.7
1237	BP Medical Aid Society	5 315	718	2.4	-	4 597	97.8	109 571	21.6	9.2	5.3	102 631	114.0
1590	Building & Construction Industry Medical Aid Fund	8 511	3 271	14.4	-	5 240	93.9	117 486	14.8	12.6	15.3	115 203	106.1
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	144 355	22 481	9.9	97 874	24 000	92.2	497 244	4.4	1.3	1.1	353 456	36.8
1068	De Beers Benefit Society	25 811	11 272	14.9	-	14 540	101.2	489 547	12.9	3.6	3.8	428 967	148.7
1572	Engen Medical Benefit Fund	27 808	2 055	4.6	17 430	8 323	95.1	118 005	5.2	1.4	1.4	98 527	51.5
1271	Fishing Industry Medical Scheme (Fish-Med)	1 246	1 039	43.8	-	207	99.7	9 640	8.7	6.4	9.6	9 585	87.3
1086	Food Workers Medical Benefit Fund	1 449	1 006	31.3	-	443	85.1	129 859	90.6	4.2	4.1	122 001	556.9
1253	Glencore Medical Scheme	18 171	6 171	5.7	-	12 000	96.1	193 612	11.7	3.5	1.8	169 222	43.9
1270	Golden Arrow Employees' Medical Benefit Fund	4 419	2 594	19.0	-	1 825	97.0	47 673	11.8	3.8	3.7	47 415	146.0
1598	Government Employees Medical Scheme (GEMS)	1 993 675	498 822	6.9	493 716	1 000 800	101.6	2 660 727	2.3	2.1	1.6	2 660 727	9.5
1523	Grintek Electronics Medical Aid Scheme	1 526	1 162	13.7	-	364	95.2	23 216	16.2	12.6	7.3	22 738	76.6
1566	Horizon Medical Scheme	2 714	663	9.1	729	1 321	79.7	33 079	13.2	5.4	4.9	29 379	74.7
1591	Impala Medical Plan	9 846	9 846	32.0	-	-	-	45 870	5.7	1.2	1.2	42 984	36.7
1559	Imperial Group Medical Scheme	14 444	1 556	1.9	-	12 888	84.2	300 984	21.8	8.2	4.3	278 833	85.3
1145	LA-Health Medical Scheme	284 560	57 892	13.4	181 868	44 800	94.1	877 254	4.0	4.1	6.2	877 254	37.4
1197	Libcare Medical Scheme	42 619	1 549	3.1	35 206	5 864	96.5	300 702	8.1	1.5	1.4	275 257	105.1
1599	Lonmin Medical Scheme	17 323	13 623	30.1	-	3 700	89.7	41 844	3.4	1.8	2.2	40 506	26.0
1547	Malcor Medical Scheme	18 599	14 560	21.8	138	3 900	98.3	62 800	4.4	2.5	2.2	59 371	25.7
1495	Massmart Health Plan	65 234	5 333	11.2	52 275	7 626	104.6	139 862	3.1	1.1	1.2	138 412	58.5
1039	MBMed Medical Aid Fund	5 977	1 494	4.2	-	4 482	91.1	121 288	21.3	11.1	5.0	121 288	81.6
1548	Medipos Medical Scheme	24 614	3 804	3.1	2 262	18 548	96.9	560 800	23.8	2.3	0.5	542 429	120.6
1105	Metropolitan Medical Scheme	7 207	2 162	4.3	-	5 046	101.7	129 542	19.0	1.5	0.6	121 216	69.2
1600	Motohealth Care	120 305	6 930	3.7	65 494	47 881	100.8	446 224	4.7	4.7	7.2	446 224	54.4
1241	Naspers Medical Fund	41 037	6 029	10.2	29 108	5 900	95.9	170 770	5.2	2.4	2.9	157 076	53.3
1469	Nedgroup Medical Aid Scheme	77 849	10 846	5.1	33 649	33 355	101.2	320 764	5.1	0.6	-	316 200	35.1
1584	Netcare Medical Scheme	164 013	16 674	10.0	95 892	51 447	92.7	291 554	2.8	2.8	6.1	249 983	34.3

ANNEXURE P: STATEMENT OF FINANCIAL POSITION DETAILS: REGISTERED SCHEMES AS AT 31 DECEMBER 2015 (CONTINUED)

Ref. no.	Name of medical scheme	Members	Dependants	Beneficiaries	Non-current assets	Current assets	Trade and other receivables		Cash and cash equivalents	Personal medical savings account trust investment	Total assets	Members' funds	Accumulated funds	Non-current liabilities
		31/12/15	31/12/15	31/12/15	R'000	R'000	R'000	Days outstanding (note a)	R'000	R'000	R'000	R'000	R'000	R'000
1214	Old Mutual Staff Medical Aid Fund	18 333	15 208	33 541	177 461	117 750	18 144	12.5	60 860	38 746	295 211	230 430	218 423	-
1441	Parmed Medical Aid Scheme	2 424	2 545	4 969	116 692	99 569	844	1.4	98 724	-	216 260	192 905	172 105	-
1186	PG Group Medical Scheme	1 366	1 563	2 929	-	91 475	3 804	22.6	1 312	25 798	91 475	59 224	59 224	-
1563	Pick n Pay Medical Scheme	7 711	8 512	16 223	232 233	215 170	195	0.2	129 805	85 171	447 403	350 030	280 423	-
1583	Platinum Health	63 347	35 572	98 919	6 295	382 532	91 197	31.6	61 367	454	388 827	261 367	261 367	5 270
1194	Profmed	30 367	36 712	67 079	696 984	179 185	2 807	0.8	3 413	-	876 169	802 342	644 943	-
1516	Quantum Medical Aid Society	5 174	5 443	10 617	137 977	34 734	3 129	7.4	22 272	9 334	172 712	153 536	146 546	-
1201	Rand Water Medical Scheme	3 202	5 336	8 538	-	167 655	4 294	9.1	65 805	-	167 655	160 223	160 223	-
1430	Remedi Medical Aid Scheme	20 849	25 966	46 815	440 318	247 329	9 757	4.4	208 736	28 835	687 647	584 271	581 151	-
1176	Retail Medical Scheme	11 062	8 610	19 672	224 676	49 193	419	0.8	41 774	6 999	273 869	237 932	188 083	-
1013	Rhodes University Medical Scheme	1 123	1 207	2 330	21 732	29 102	4 302	37.9	24 800	-	50 833	47 628	47 646	-
1209	SA Breweries Medical Aid Scheme (SABMAS)	9 795	12 174	21 969	148 687	316 761	1 985	2.0	52 393	49 404	465 448	391 034	360 527	-
1424	SABC Medical Aid Scheme	4 930	5 740	10 670	177 312	170 110	3 615	4.8	82 237	84 258	347 422	228 224	209 869	-
1038	SAMWUMed	38 165	47 736	85 901	64 271	972 052	12 857	4.1	182 935	-	1 036 323	955 094	927 592	4 396
1234	Sasolmed	28 350	47 311	75 661	565 620	252 023	10 809	2.7	235 483	-	817 643	733 861	738 452	-
1531	SEDMED	949	1 163	2 112	10 398	10 838	407	4.7	2 123	-	21 236	14 190	13 665	-
1568	Sisonke Health Medical Scheme	8 198	9 681	17 879	136 009	82 679	5 448	7.5	76 359	872	218 688	195 329	175 541	-
1580	South African Police Service Medical Scheme (POLMED)	171 263	320 291	491 554	3 336 287	1 355 943	155 531	7.4	819 010	-	4 692 230	4 012 286	4 001 036	-
1578	TFG Medical Aid Scheme	2 903	3 338	6 241	50 348	65 263	1 369	4.4	35 393	-	115 611	110 173	110 438	-
1544	Tiger Brands Medical Scheme	4 327	5 325	9 652	89 355	44 442	4 688	7.8	39 754	-	133 798	123 017	124 545	-
1582	Transmed Medical Fund	37 895	24 803	62 698	146 189	18 159	10 040	4.3	8 119	-	164 349	119 656	119 735	-
1579	Tsogo Sun Group Medical Scheme	4 765	5 660	10 425	-	113 994	1 041	2.8	96 795	16 158	113 994	90 763	90 763	-
1597	Umvuzo Health Medical Scheme	26 370	28 663	55 033	51 386	242 583	54 832	31.2	187 216	-	293 968	203 675	202 627	-
1520	University of KwaZulu-Natal Medical Scheme	3 359	3 575	6 934	76 242	124 936	940	2.4	69 785	15 211	201 178	129 114	119 524	-
1282	University of the Witwatersrand Staff Medical Aid Fund	2 889	2 533	5 422	93 512	51 103	2 347	6.1	48 756	-	144 615	137 735	125 537	-
1291	Witbank Coalfields Medical Aid Scheme	9 689	15 339	25 028	440 618	238 444	19 701	17.1	34 273	141 934	679 062	492 192	461 392	2 726
1293	Wooltru Healthcare Fund	9 890	9 630	19 520	82 473	117 881	2 005	2.6	27 426	-	200 354	187 173	162 048	-
Sub-total: registered restricted schemes		1 623 790	2 247 280	3 871 070	13 445 502	17 882 996	1 098 226	6.5	8 953 952	2 186 369	31 328 498	25 081 586	23 918 977	47 459
Total registered schemes		3 950 927	4 858 596	8 809 523	21 213 405	47 788 511	4 010 774	9.7	14 815 895	7 633 018	69 001 916	52 097 914	50 256 735	69 421

ANNEXURE P: STATEMENT OF FINANCIAL POSITION DETAILS: REGISTERED SCHEMES AS AT 31 DECEMBER 2015 (CONTINUED)

Ref. no.	Name of medical scheme	Current liabilities	Trade and other payables		Personal medical savings account trust liability	Outstanding claims provision		Net assets (members funds per BS)	Total assets: Total liabilities	Current assets: Current liabilities	Cash and cash equivalents : Gross relevant healthcare expenditure incurred coverage (note d)	Net assets per Regulation 29	Solvency ratio
		R'000	R'000	Days outstanding (note b)		R'000	R'000				Prior year claims provision utilised (note c) %		
1214	Old Mutual Staff Medical Aid Fund	64 781	8 555	7.4	37 496	18 730	102.7	230 430	4.6	1.8	1.5	218 423	41.2
1441	Parmed Medical Aid Scheme	23 355	13 355	24.4	-	10 000	108.2	192 905	9.3	4.3	5.9	172 105	80.5
1186	PG Group Medical Scheme	32 251	4 141	30.9	25 470	2 640	96.4	59 224	2.8	2.8	12.1	51 771	84.1
1563	Pick n Pay Medical Scheme	97 373	1 144	1.9	86 216	10 014	84.8	350 030	4.6	2.2	5.4	280 423	98.1
1583	Platinum Health	122 190	76 236	27.4	454	45 500	107.1	261 367	3.1	3.1	3.4	247 925	23.6
1194	Profmed	73 827	32 850	10.9	-	40 977	103.2	802 342	11.9	2.4	1.9	644 943	53.0
1516	Quantum Medical Aid Society	19 176	5 736	16.4	9 540	3 900	95.3	153 536	9.0	1.8	1.8	146 546	94.7
1201	Rand Water Medical Scheme	7 432	4 182	9.9	-	3 250	66.1	160 223	22.6	22.6	12.8	160 223	92.9
1430	Remedi Medical Aid Scheme	103 375	17 370	9.1	70 005	16 000	95.3	584 271	6.7	2.4	3.4	581 151	72.3
1176	Retail Medical Scheme	35 937	23 598	48.4	7 239	5 100	95.2	237 932	7.6	1.4	2.7	188 083	94.1
1013	Rhodes University Medical Scheme	3 206	606	6.1	-	2 600	104.4	47 628	15.9	9.1	8.2	47 628	115.1
1209	SA Breweries Medical Aid Scheme (SABMAS)	74 414	9 893	11.5	47 857	16 663	96.2	391 034	6.3	4.3	9.4	288 454	80.3
1424	SABC Medical Aid Scheme	119 197	26 863	49.5	85 389	6 933	87.0	228 224	2.9	1.4	4.2	209 869	76.8
1038	SAMWUMed	76 833	13 411	5.2	-	63 422	117.1	955 094	12.8	12.7	12.2	927 592	80.8
1234	Sasolmed	83 782	44 582	11.3	-	39 200	101.1	733 861	9.8	3.0	2.0	733 861	49.5
1531	SEDMED	7 046	3 762	40.3	-	3 284	91.5	14 190	3.0	1.5	3.7	13 665	43.1
1568	Sisonke Health Medical Scheme	23 360	6 288	9.4	872	16 200	89.5	195 329	9.4	3.5	3.8	175 541	66.1
1580	South African Police Service Medical Scheme (POLMED)	679 944	352 691	17.6	-	325 182	103.4	4 012 286	6.9	2.0	2.0	3 911 077	51.1
1578	TFG Medical Aid Scheme	5 437	1 867	7.6	-	3 570	98.4	110 173	21.3	12.0	8.5	110 173	96.1
1544	Tiger Brands Medical Scheme	10 780	7 015	11.7	-	3 765	102.0	123 017	12.4	4.1	2.2	117 064	53.1
1582	Transmed Medical Fund	44 692	5 151	2.1	-	39 541	113.4	119 656	3.7	0.4	0.1	119 656	14.1
1579	Tsogo Sun Group Medical Scheme	23 230	4 325	17.0	16 485	2 420	97.8	90 763	4.9	4.9	9.4	90 763	66.1
1597	Umvuzo Health Medical Scheme	90 293	67 155	47.0	-	23 138	104.5	203 675	3.3	2.7	4.3	202 627	31.6
1520	University of KwaZulu-Natal Medical Scheme	72 064	18 160	61.2	51 024	2 880	100.0	129 114	2.8	1.7	9.9	119 524	83.9
1282	University of the Witwatersrand Staff Medical Aid Fund	6 880	3 680	10.3	-	3 200	73.1	137 735	21.0	7.4	4.5	125 537	89.8
1291	Witbank Coalfields Medical Aid Scheme	184 144	26 621	31.9	141 934	14 930	79.5	492 192	3.6	1.3	2.4	461 392	110.0
1293	Wooltru Healthcare Fund	13 181	679	0.9	-	12 503	102.0	187 173	15.2	8.9	5.2	182 974	65.0
Sub-total: registered restricted schemes		6 199 452	1 535 549	10.0	2 407 442	2 253 381	100.8	25 081 586	5.0	2.9	3.0	23 178 599	37.5
Total registered schemes		16 834 581	4 159 805	12.2	7 973 038	4 698 658	100.8	52 097 914	4.1	2.8	3.1	49 384 638	32.6

ANNEXURE P: STATEMENT OF FINANCIAL POSITION DETAILS: REGISTERED SCHEMES AS AT 31 DECEMBER 2015 (CONTINUED)

Notes:

- a In respect of trade and other receivables outstanding days, the denominator is gross contributions.
- b In respect of trade and other payables outstanding days, the denominator is net relevant healthcare expenditure incurred.
- c Prior year claims provision utilised = prior year payments / provision at the beginning of the year.
In respect of the prior year claims provision utilised results:
 - If it is above 100%, the scheme under provided in the prior year
 - If it is below 100%, the scheme over provided in the prior year
 - If equal to zero, no information was submitted
- d Gross relevant healthcare expenditure cash coverage = short term investments / gross healthcare expenditure incurred.
- e An encumbered asset was excluded in the calculation of the solvency ratio.

ANNEXURE Q:

DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Risk Contribution Income (RCI)		
		2015 Average	2014 Average	% change	2015 Average	2014 Average	% change	2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change
Registered schemes – open													
1252	Bestmed Medical Scheme	93 066	90 269	3.1	196 466	190 272	3.3	4 236 652	3 874 698	9.3	3 552 873	3 252 292	9.2
1512	Bonitas Medical Fund	295 462	295 064	0.1	654 190	652 602	0.2	11 161 965	10 155 697	9.9	10 560 509	9 895 560	6.7
1034	Cape Medical Plan	5 849	6 049	(3.3)	12 308	12 875	(4.4)	161 937	148 532	9.0	145 689	132 464	10.0
1491	Compicare Wellness Medical Scheme	16 898	15 802	6.9	27 983	27 362	2.3	477 866	449 326	6.4	446 565	418 770	6.6
1125	Discovery Health Medical Scheme	1 250 194	1 210 702	3.3	2 663 054	2 598 577	2.5	49 759 756	44 905 716	10.8	40 066 741	36 111 000	11.0
1202	Fedhealth Medical Scheme	71 900	74 519	(3.5)	144 054	148 836	(3.2)	2 913 625	2 760 697	5.5	2 750 291	2 607 304	5.5
1554	Genesis Medical Scheme	8 391	7 915	6.0	21 152	20 473	3.3	262 895	238 474	10.2	245 447	221 717	10.7
1537	Hosmed Medical Aid Scheme	26 206	27 331	(4.1)	72 242	75 185	(3.9)	1 255 612	1 187 305	5.8	1 255 612	1 187 305	5.8
1087	Keyhealth	35 801	35 346	1.3	75 724	74 933	1.1	1 854 341	1 786 511	3.8	1 736 617	1 674 108	3.7
1576	Liberty Medical Scheme	55 995	56 379	(0.7)	113 063	116 522	(3.0)	2 220 956	2 084 533	6.5	2 001 908	1 877 288	6.6
1466	Makoti Medical Scheme	2 436	2 600	(6.3)	4 775	5 164	(7.5)	47 090	47 047	0.1	47 090	47 047	0.1
1149	Medihelp	94 316	101 085	(6.7)	203 659	220 374	(7.6)	3 878 673	3 742 890	3.6	3 822 196	3 628 010	5.4
1506	Medimed Medical Scheme	5 982	5 636	6.1	14 423	13 886	3.9	172 558	153 723	12.3	141 993	127 044	11.8
1140	Medshield Medical Scheme	75 679	78 357	(3.4)	159 452	166 216	(4.1)	2 703 235	2 600 679	3.9	2 588 050	2 496 403	3.7
1167	Momentum Health	126 070	115 149	9.5	240 822	221 571	8.7	3 311 027	2 932 069	12.9	3 061 735	2 691 675	13.7
1575	Resolution Health Medical Scheme	22 525	28 742	(21.6)	45 575	57 978	(21.4)	795 827	856 380	(7.1)	758 516	834 138	(9.1)
1446	Selfmed Medical Scheme	7 879	7 859	0.3	13 638	13 950	(2.2)	290 482	277 284	4.8	290 482	277 284	4.8
1486	Sizwe Medical Fund	52 767	52 360	0.8	126 822	124 626	1.8	2 304 769	2 186 769	5.4	2 304 586	2 186 769	5.4
1141	Spectramed	17 296	19 720	(12.3)	33 062	38 228	(13.5)	696 083	732 578	(5.0)	574 759	604 307	(4.9)
1464	Suremed	1 537	8 438	(81.8)	3 070	11 606	(73.5)	54 415	139 329	(60.9)	50 180	135 258	(62.9)
1592	Thebemed	9 319	8 338	11.8	21 296	19 900	7.0	189 612	164 613	15.2	189 612	164 613	15.2
1422	Topmed Medical Scheme	24 088	21 634	11.3	48 069	43 830	9.7	766 898	685 829	11.8	679 158	609 942	11.3
Sub-total: registered open schemes		2 310 701	2 275 407	1.6	4 912 483	4 865 729	1.0	89 811 375	82 351 780	9.1	77 557 348	71 412 803	8.6

ANNEXURE Q: DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

Ref. no.	Name of medical scheme	Gross relevant healthcare expenditure incurred (incl. PMSA & accredited managed healthcare services)			Net relevant healthcare expenditure incurred (incl. accredited managed healthcare services) (note a)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses		
		2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change
Registered schemes – open													
1252	Bestmed Medical Scheme	3 895 936	3 486 049	11.8	3 242 230	2 957 675	9.6	350 334	321 481	9.0	350 334	321 481	9.0
1512	Bonitas Medical Fund	10 486 148	9 401 290	11.5	9 933 399	9 155 088	8.5	1 121 387	988 016	13.5	1 121 387	988 016	13.5
1034	Cape Medical Plan	171 515	152 594	12.4	155 806	136 869	13.8	17 619	16 511	6.7	17 619	16 511	6.7
1491	Compcare Wellness Medical Scheme	443 071	404 247	9.6	414 048	376 817	9.9	60 740	58 017	4.7	60 740	58 017	4.7
1125	Discovery Health Medical Scheme	43 703 582	38 993 519	12.1	34 503 626	30 692 168	12.4	5 056 157	4 665 641	8.4	5 056 157	4 665 641	8.4
1202	Fedhealth Medical Scheme	2 694 788	2 564 252	5.1	2 507 078	2 412 596	3.9	310 998	304 899	2.0	310 998	304 899	2.0
1554	Genesis Medical Scheme	199 684	182 855	9.2	181 812	165 758	9.7	34 444	31 805	8.3	34 444	31 805	8.3
1537	Hosmed Medical Aid Scheme	1 107 164	1 041 562	6.3	1 107 164	1 041 562	6.3	138 268	127 657	8.3	138 268	127 657	8.3
1087	Keyhealth	1 747 262	1 592 953	9.7	1 630 111	1 480 325	10.1	159 943	151 327	5.7	159 943	151 327	5.7
1576	Liberty Medical Scheme	2 071 944	1 973 045	5.0	1 865 665	1 773 599	5.2	237 519	255 322	(7.0)	236 068	253 968	(7.0)
1466	Makoti Medical Scheme	40 134	42 633	(5.9)	40 134	42 633	(5.9)	6 776	7 175	(5.6)	6 776	7 175	(5.6)
1149	Medihelp	3 449 739	3 482 136	(0.9)	3 380 975	3 377 431	0.1	442 348	447 570	(1.2)	442 348	447 570	(1.2)
1506	Medimed Medical Scheme	154 483	132 890	16.2	128 860	111 256	15.8	12 793	11 057	15.7	12 793	11 057	15.7
1140	Medshield Medical Scheme	2 554 045	2 401 734	6.3	2 452 153	2 310 702	6.1	249 794	262 986	(5.0)	249 794	262 986	(5.0)
1167	Momentum Health	2 889 001	2 510 512	15.1	2 638 358	2 269 794	16.2	435 598	385 395	13.0	435 598	385 395	13.0
1575	Resolution Health Medical Scheme	693 902	746 495	(7.0)	661 293	728 674	(9.2)	97 716	109 302	(10.6)	97 716	109 302	(10.6)
1446	Selfmed Medical Scheme	262 168	259 611	1.0	262 168	259 611	1.0	32 440	33 870	(4.2)	32 440	33 870	(4.2)
1486	Sizwe Medical Fund	2 036 029	1 792 854	13.6	2 035 882	1 792 854	13.6	255 011	237 901	7.2	255 011	237 901	7.2
1141	Spectramed	667 079	643 338	3.7	563 042	534 109	5.4	114 272	125 908	(9.2)	114 272	125 908	(9.2)
1464	Suremed	46 132	131 655	(65.0)	42 490	127 945	(66.8)	6 711	17 024	(60.6)	6 711	17 024	(60.6)
1592	Thebemed	156 263	129 399	20.8	156 263	129 399	20.8	31 191	21 821	42.9	31 191	21 821	42.9
1422	Topmed Medical Scheme	746 776	659 550	13.2	661 618	592 942	11.6	83 831	68 430	22.5	83 831	68 430	22.5
Sub-total: registered open schemes		80 476 384	72 944 260	10.3	68 816 158	62 681 438	9.8	9 308 269	8 695 333	7.0	9 306 817	8 693 980	7.0

ANNEXURE Q: DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

Ref. no.	Name of medical scheme	Net healthcare result			Net surplus/(deficit) after consolidation results			Year end reserve position (per Regulation 29)			Solvency ratio	
		2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change	2015 %	2014 %
Registered schemes – open												
1252	Bestmed Medical Scheme	(39 691)	(26 865)	(47.7)	38 603	85 459	(54.8)	1 083 562	1 044 959	3.7	25.6	27.0
1512	Bonitas Medical Fund	(494 277)	(247 544)	(99.7)	(205 559)	25 444	(907.9)	2 916 063	3 120 730	(6.6)	26.1	30.7
1034	Cape Medical Plan	(27 736)	(20 915)	(32.6)	347	6 324	(94.5)	190 286	189 938	0.2	117.5	127.9
1491	Compicare Wellness Medical Scheme	(28 223)	(16 063)	(75.7)	(18 144)	(5 964)	(204.2)	145 999	167 227	(12.7)	30.6	37.2
1125	Discovery Health Medical Scheme	506 959	753 191	(32.7)	1 276 142	1 536 808	(17.0)	12 929 013	11 566 971	11.8	26.0	25.8
1202	Fedhealth Medical Scheme	(67 785)	(110 191)	38.5	10 624	(24 532)	143.3	1 038 741	1 028 117	1.0	35.7	37.2
1554	Genesis Medical Scheme	29 192	24 155	20.9	53 938	47 302	14.0	400 036	346 098	15.6	152.2	145.1
1537	Hosmed Medical Aid Scheme	10 179	18 086	(43.7)	29 294	38 685	(24.3)	330 545	303 104	9.1	26.3	25.5
1087	Keyhealth	(53 437)	42 456	(225.9)	34 434	59 075	(41.7)	610 455	575 912	6.0	32.9	32.2
1576	Liberty Medical Scheme	(99 825)	(150 279)	33.6	(80 070)	(128 598)	37.7	279 399	358 656	(22.1)	12.6	17.2
1466	Makoti Medical Scheme	179	(2 762)	106.5	2 941	(170)	1 833.5	51 851	48 910	6.0	110.1	104.0
1149	Medihelp	(1 127)	(196 991)	99.4	104 473	(9 207)	1 234.7	1 148 613	1 043 825	10.0	29.6	27.9
1506	Medimed Medical Scheme	340	4 731	(92.8)	9 293	12 557	(26.0)	147 455	138 162	6.7	85.5	89.9
1140	Medshield Medical Scheme	(113 897)	(77 284)	(47.4)	43 961	59 616	(26.3)	1 439 057	1 394 697	3.2	53.2	53.6
1167	Momentum Health	(12 221)	36 486	(133.5)	48 632	86 391	(43.7)	949 716	924 080	2.8	28.7	31.5
1575	Resolution Health Medical Scheme	(493)	(3 838)	87.2	2 468	2 343	5.3	83 149	80 682	3.1	10.5	9.4
1446	Selfmed Medical Scheme	(4 126)	(16 196)	74.5	15 172	18 065	(16.0)	346 757	327 627	5.8	119.4	118.2
1486	Sizwe Medical Fund	13 693	156 015	(91.2)	105 364	235 770	(55.3)	1 078 891	991 320	8.8	46.8	45.3
1141	Spectramed	(102 555)	(55 711)	(84.1)	(83 950)	(33 159)	(153.2)	257 441	341 391	(24.6)	37.0	46.6
1464	Suremed	978	(9 710)	110.1	4 038	(7 175)	156.3	33 802	29 764	13.6	62.1	21.4
1592	Thebemed	2 159	13 393	(83.9)	4 651	15 092	(69.2)	42 209	37 558	12.4	22.3	22.8
1422	Topmed Medical Scheme	(66 291)	(51 431)	(28.9)	(32 416)	10 059	(422.3)	662 731	618 882	7.1	86.4	90.2
Sub-total: registered open schemes		(565 627)	37 385	(1 613.0)	1 352 819	2 015 302	(32.9)	26 206 039	24 730 296	6.0	29.2	30.0

ANNEXURE Q: DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Risk Contribution Income (RCI)		
		2015 Average	2014 Average	% change	2015 Average	2014 Average	% change	2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change
Registered schemes – restricted													
1005	AECI Medical Aid Society	7 294	7 278	0.2	14 701	14 595	0.7	355 100	339 191	4.7	355 100	339 191	4.7
1567	Afrox Medical Aid Society	-	2 963	(100.0)	-	6 775	(100.0)	-	33 365	(100.0)	-	33 365	(100.0)
1465	Alliance-Midmed Medical Scheme	1 726	1 713	0.8	4 312	4 359	(1.1)	79 485	72 937	9.0	72 696	67 010	8.5
1012	Anglo Medical Scheme	9 184	9 287	(1.1)	19 322	19 807	(2.4)	446 855	441 203	1.3	369 034	369 855	(0.2)
1571	Anglovaal Group Medical Scheme	3 672	3 685	(0.4)	7 404	7 398	0.1	155 729	143 054	8.9	124 602	114 448	8.9
1279	Bankmed	104 526	99 564	5.0	210 929	202 576	4.1	3 969 450	3 575 249	11.0	3 428 834	3 085 579	11.1
1507	Barloworld Medical Scheme	5 830	5 824	0.1	12 844	12 617	1.8	294 301	280 519	4.9	294 301	280 519	4.9
1526	BMW Employees Medical Aid Society	3 274	3 209	2.0	7 652	7 378	3.7	130 942	116 671	12.2	129 652	115 510	12.2
1237	BP Medical Aid Society	1 944	1 979	(1.8)	4 100	4 222	(2.9)	90 069	85 216	5.7	90 069	85 216	5.7
1590	Building & Construction Industry Medical Aid Fund	5 255	4 980	5.5	13 466	12 667	6.3	108 589	92 120	17.9	108 589	92 120	17.9
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	25 176	25 753	(2.2)	46 184	47 414	(2.6)	961 379	949 759	1.2	880 497	873 000	0.9
1068	De Beers Benefit Society	5 881	5 912	(0.5)	12 131	12 325	(1.6)	288 512	272 862	5.7	288 512	272 862	5.7
1572	Engen Medical Benefit Fund	3 636	3 606	0.8	7 810	7 922	(1.4)	191 408	177 957	7.6	172 267	160 161	7.6
1271	Fishing Industry Medical Scheme (Fish-Med)	1 241	1 071	15.9	2 941	2 587	13.7	10 977	8 881	23.6	10 977	8 881	23.6
1086	Food Workers Medical Benefit Fund	11 910	11 468	3.9	18 128	17 552	3.3	21 908	19 043	15.0	21 908	19 043	15.0
1253	Glencore Medical Scheme	9 817	9 689	1.3	30 329	30 050	0.9	385 719	358 363	7.6	385 719	358 363	7.6
1270	Golden Arrow Employees' Medical Benefit Fund	2 769	2 643	4.8	6 185	6 080	1.7	32 475	29 721	9.3	32 475	29 721	9.3
1598	Government Employees Medical Scheme (GEMS)	671 215	685 135	(2.0)	1 771 786	1 837 809	(3.6)	28 139 221	26 502 193	6.2	27 570 368	26 030 234	5.9
1523	Grintek Electronics Medical Aid Scheme	682	662	3.0	1 625	1 582	2.7	29 689	26 080	13.8	29 689	26 080	13.8
1566	Horizon Medical Scheme	2 443	2 162	13.0	3 960	3 526	12.3	39 319	32 629	20.5	37 175	30 820	20.6
1591	Impala Medical Plan	10 648	10 634	0.1	22 241	22 000	1.1	117 101	106 130	10.3	117 101	106 130	10.3
1559	Imperial Group Medical Scheme	7 680	7 532	2.0	17 557	17 363	1.1	326 745	296 893	10.1	326 745	296 893	10.1
1145	LA-Health Medical Scheme	55 712	51 095	9.0	135 287	122 590	10.4	2 345 883	2 048 712	14.5	1 911 827	1 675 724	14.1
1197	Libcare Medical Scheme	6 030	6 069	(0.6)	13 004	13 134	(1.0)	261 808	250 418	4.5	213 702	204 409	4.5
1599	Lonmin Medical Scheme	17 158	21 091	(18.6)	20 156	24	(15.4)	155 594	171 924	(9.5)	155 594	171 924	(9.5)
1547	Malcor Medical Scheme	5 104	5 014	1.8	12 135	11 934	1.7	231 108	216 222	6.9	231 108	216 222	6.9
1495	Massmart Health Plan	8 548	4 817	77.5	15 146	9 655	56.9	236 676	173 175	36.7	202 547	143 726	40.9
1039	MBMed Medical Aid Fund	4 004	3 651	9.7	9 674	9 040	7.0	148 661	130 553	13.9	148 661	130 553	13.9
1548	Medipos Medical Scheme	12 496	11 988	4.2	25 482	24 660	3.3	449 665	414 973	8.4	449 665	414 973	8.4
1105	Metropolitan Medical Scheme	4 689	6 449	(27.3)	10 541	14 582	(27.7)	175 068	198 893	(12.0)	175 068	198 893	(12.0)
1600	Motohealth Care	25 677	26 807	(4.2)	56 024	58 779	(4.7)	820 613	809 972	1.3	714 889	705 503	1.3

ANNEXURE Q: DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

Ref. no.	Name of medical scheme	Gross relevant healthcare expenditure incurred (incl. PMSA & accredited managed healthcare services)			Net relevant healthcare expenditure incurred (incl. accredited managed healthcare services) (note a)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses		
		2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change
Registered schemes – restricted													
1005	AECI Medical Aid Society	322 265	293 767	9.7	322 265	293 767	9.7	17 810	17 133	3.9	17 810	17 133	3.9
1567	Afrox Medical Aid Society	-	43 268	(100.0)	-	43 268	(100.0)	-	3 928	(100.0)	-	3 928	(100.0)
1465	Alliance-Midmed Medical Scheme	73 049	71 288	2.5	68 965	67 554	2.1	4 570	3 860	18.4	4 570	3 860	18.4
1012	Anglo Medical Scheme	519 066	476 470	8.9	460 000	420 992	9.3	28 440	32 000	(11.1)	28 440	32 000	(11.1)
1571	Anglovaal Group Medical Scheme	145 565	141 932	2.6	115 600	113 731	1.6	10 894	10 639	2.4	10 894	10 639	2.4
1279	Bankmed	3 783 341	3 405 494	11.1	3 304 514	2 966 692	11.4	274 585	246 843	11.2	274 585	246 843	11.2
1507	Barloworld Medical Scheme	292 716	271 292	7.9	292 716	271 292	7.9	15 153	14 534	4.3	15 153	14 534	4.3
1526	BMW Employees Medical Aid Society	123 245	115 294	6.9	122 006	114 238	6.8	7 327	6 528	12.2	7 327	6 528	12.2
1237	BP Medical Aid Society	108 795	98 732	10.2	108 795	98 732	10.2	4 828	4 503	7.2	4 828	4 503	7.2
1590	Building & Construction Industry Medical Aid Fund	82 660	69 658	18.7	82 660	69 658	18.7	13 479	11 286	19.4	13 479	11 286	19.4
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	902 946	856 886	5.4	831 967	790 986	5.2	101 874	99 390	2.5	101 874	99 390	2.5
1068	De Beers Benefit Society	276 573	268 625	3.0	276 573	268 625	3.0	21 843	18 818	16.1	21 843	18 818	16.1
1572	Engen Medical Benefit Fund	179 792	174 442	3.1	162 984	159 119	2.4	8 316	7 889	5.4	8 316	7 889	5.4
1271	Fishing Industry Medical Scheme (Fish-Med)	8 658	6 820	27.0	8 658	6 820	27.0	1 780	1 529	16.4	1 780	1 529	16.4
1086	Food Workers Medical Benefit Fund	11 748	11 433	2.8	11 748	11 433	2.8	6 697	7 101	(5.7)	6 697	7 101	(5.7)
1253	Glencore Medical Scheme	397 107	328 316	21.0	397 107	328 316	21.0	19 677	17 629	11.6	19 677	17 629	11.6
1270	Golden Arrow Employees' Medical Benefit Fund	49 865	45 067	10.6	49 865	45 067	10.6	4 910	4 338	13.2	4 910	4 338	13.2
1598	Government Employees Medical Scheme (GEMS)	26 811 824	25 600 705	4.7	26 379 576	25 223 083	4.6	1 395 900	1 273 077	9.6	1 395 900	1 273 077	9.6
1523	Grintek Electronics Medical Aid Scheme	30 850	27 223	13.3	30 850	27 223	13.3	2 489	2 241	11.0	2 489	2 241	11.0
1566	Horizon Medical Scheme	28 696	28 565	0.5	26 543	26 797	(0.9)	5 569	4 845	14.9	5 569	4 845	14.9
1591	Impala Medical Plan	112 135	100 679	11.4	112 135	100 679	11.4	3 741	3 273	14.3	3 741	3 273	14.3
1559	Imperial Group Medical Scheme	294 845	275 278	7.1	294 845	275 278	7.1	20 862	18 345	13.7	20 862	18 345	13.7
1145	LA-Health Medical Scheme	1 989 503	1 695 349	17.4	1 578 866	1 348 301	17.1	224 518	195 988	14.6	224 518	195 988	14.6
1197	Libcare Medical Scheme	232 047	220 789	5.1	184 897	175 944	5.1	16 473	15 241	8.1	16 473	15 241	8.1
1599	Lonmin Medical Scheme	164 951	163 229	1.1	164 951	163 229	1.1	12 831	14 750	(13.0)	12 831	14 750	(13.0)
1547	Malcor Medical Scheme	243 848	230 138	6.0	243 848	230 138	6.0	14 330	11 602	23.5	14 330	11 602	23.5
1495	Massmart Health Plan	200 521	142 233	41.0	174 071	120 351	44.6	15 169	10 616	42.9	15 169	10 616	42.9
1039	MBMed Medical Aid Fund	129 240	115 525	11.9	129 240	115 525	11.9	8 838	7 622	16.0	8 838	7 622	16.0
1548	Medipos Medical Scheme	454 186	408 914	11.1	454 186	408 914	11.1	25 296	24 541	3.1	25 296	24 541	3.1
1105	Metropolitan Medical Scheme	183 993	193 941	(5.1)	183 993	193 941	(5.1)	13 340	15 935	(16.3)	13 340	15 935	(16.3)
1600	Motohealth Care	772 929	770 178	0.4	675 839	676 117	-	65 429	66 166	(1.1)	65 429	66 166	(1.1)

ANNEXURE Q: DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

Ref. no.	Name of medical scheme	Net healthcare result			Net surplus/(deficit) after consolidation results			Year end reserve position (per Regulation 29)			Solvency ratio	
		2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change	2015 %	2014 %
Registered schemes – restricted												
1005	AECI Medical Aid Society	15 024	28 290	(46.9)	21 832	63 127	(65.4)	366 350	348 319	5.2	103.2	102.7
1567	Afrox Medical Aid Society	-	(13 831)	100.0	-	(11 035)	100.0	-	-	-	-	-
1465	Alliance-Midmed Medical Scheme	(838)	(4 405)	81.0	1 080	(1 103)	197.9	36 973	35 757	3.4	46.5	49.0
1012	Anglo Medical Scheme	(119 407)	(83 137)	(43.6)	(24 296)	180 633	(113.5)	2 257 554	2 269 609	(0.5)	505.2	514.4
1571	Anglovaal Group Medical Scheme	(1 892)	(9 923)	80.9	17 286	120	14 357.8	145 102	127 816	13.5	93.2	89.3
1279	Bankmed	(150 265)	(127 956)	(17.4)	42 874	(14 799)	389.7	1 687 144	1 644 417	2.6	42.5	46.0
1507	Barloworld Medical Scheme	(13 568)	(5 307)	(155.7)	943	14 309	(93.4)	258 043	257 100	0.4	87.7	91.7
1526	BMW Employees Medical Aid Society	319	(5 256)	106.1	6 724	1 285	423.4	71 558	64 834	10.4	54.7	55.6
1237	BP Medical Aid Society	(23 554)	(18 018)	(30.7)	5 164	8 668	(40.4)	102 631	97 468	5.3	114.0	114.4
1590	Building & Construction Industry Medical Aid Fund	12 451	11 177	11.4	18 664	16 309	14.4	115 203	96 539	19.3	106.1	104.8
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	(53 343)	(17 376)	(207.0)	(25 890)	12 199	(312.2)	353 456	379 346	(6.8)	36.8	39.9
1068	De Beers Benefit Society	(9 904)	(14 581)	32.1	21 395	23 279	(8.1)	428 967	415 210	3.3	148.7	152.2
1572	Engen Medical Benefit Fund	967	(6 848)	114.1	8 363	298	2 709.3	98 527	90 164	9.3	51.5	50.7
1271	Fishing Industry Medical Scheme (Fish-Med)	539	532	1.3	1 153	1 037	11.2	9 585	8 432	13.7	87.3	94.9
1086	Food Workers Medical Benefit Fund	3 463	510	579.3	12 712	6 316	101.3	122 001	109 288	11.6	556.9	573.9
1253	Glencore Medical Scheme	(31 064)	12 418	(350.2)	(22 451)	18 721	(219.9)	169 222	191 673	(11.7)	43.9	53.5
1270	Golden Arrow Employees' Medical Benefit Fund	(22 300)	(19 684)	(13.3)	5 393	6 447	(16.4)	47 415	42 022	12.8	146.0	141.4
1598	Government Employees Medical Scheme (GEMS)	(205 108)	(465 927)	56.0	5 314	(219 290)	102.4	2 660 727	2 655 412	0.2	9.5	10.0
1523	Grintek Electronics Medical Aid Scheme	(3 650)	(3 385)	(7.8)	(2 178)	(1 955)	(11.4)	22 738	25 387	(10.4)	76.6	97.3
1566	Horizon Medical Scheme	5 063	(822)	716.3	7 784	440	1 669.3	29 379	21 595	36.0	74.7	66.2
1591	Impala Medical Plan	1 226	2 178	(43.7)	1 259	15 487	(91.9)	42 984	41 725	3.0	36.7	39.3
1559	Imperial Group Medical Scheme	11 038	3 270	237.5	39 677	27 603	43.7	278 833	239 156	16.6	85.3	80.6
1145	LA-Health Medical Scheme	108 443	131 435	(17.5)	158 455	166 007	(4.5)	877 254	718 887	22.0	37.4	35.1
1197	Libcare Medical Scheme	12 332	13 224	(6.7)	36 884	31 916	15.6	275 257	244 741	12.5	105.1	97.7
1599	Lonmin Medical Scheme	(22 188)	(6 055)	(266.5)	(4 900)	(3 627)	(35.1)	40 506	45 406	(10.8)	26.0	26.4
1547	Malcor Medical Scheme	(27 069)	(25 518)	(6.1)	5 272	4 686	12.5	59 371	54 099	9.7	25.7	25.0
1495	Massmart Health Plan	13 307	12 758	4.3	21 271	21 641	(1.7)	138 412	116 995	18.3	58.5	67.6
1039	MBMed Medical Aid Fund	10 583	7 407	42.9	17 958	14 458	24.2	121 288	105 253	15.2	81.6	80.6
1548	Medipos Medical Scheme	(29 818)	(18 483)	(61.3)	957	21 850	(95.6)	542 429	541 472	0.2	120.6	130.5
1105	Metropolitan Medical Scheme	(22 265)	(10 983)	(102.7)	206	(1 743)	111.8	121 216	121 010	0.2	69.2	60.8
1600	Motohealth Care	(26 379)	(36 780)	28.3	977	(11 464)	108.5	446 224	432 977	3.1	54.4	53.5

ANNEXURE Q: DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

Ref. no.	Name of medical scheme	Members			Beneficiaries			Gross Contribution Income (GCI)			Risk Contribution Income (RCI)		
		2015 Average	2014 Average	% change	2015 Average	2014 Average	% change	2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change
1241	Naspers Medical Fund	8 629	8 004	7.8	16 352	15 454	5.8	294 947	264 937	11.3	240 213	211 963	13.3
1469	Nedgroup Medical Aid Scheme	28 565	27 825	2.7	51 874	51 266	1.2	899 892	821 051	9.6	821 983	752 200	9.3
1584	Netcare Medical Scheme	17 172	17 378	(1.2)	37 656	38 442	(2.0)	729 473	696 225	4.8	619 967	591 747	4.8
1214	Old Mutual Staff Medical Aid Fund	17 826	16 968	5.1	32 860	31 838	3.2	530 009	478 411	10.8	472 716	444 880	6.3
1441	Parmed Medical Aid Scheme	2 443	2 385	2.4	5 029	5 087	(1.1)	213 679	202 686	5.4	213 679	202 686	5.4
1515	PG Bison Medical Aid Society	-	407	(100.0)	-	798	(100.0)	-	4 539	(100.0)	-	4 539	(100.0)
1186	PG Group Medical Scheme	1 358	1 349	0.7	2 896	2 869	0.9	61 539	56 299	9.3	46 194	42 269	9.3
1563	Pick n Pay Medical Scheme	7 683	7 788	(1.3)	16 123	16 248	(0.8)	285 725	268 596	6.4	214 523	201 652	6.4
1583	Platinum Health	64 005	51 054	25.4	98 776	80 903	22.1	1 052 903	825 209	27.6	1 052 640	824 883	27.6
1194	Profmed	29 982	28 356	5.7	66 661	65 137	2.3	1 216 964	1 111 880	9.5	1 216 964	1 111 880	9.5
1516	Quantum Medical Aid Society	5 202	5 737	(9.3)	10 714	11 932	(10.2)	154 756	155 023	(0.2)	132 964	129 786	2.4
1201	Rand Water Medical Scheme	3 179	3 175	0.1	8 503	8 428	0.9	172 410	162 626	6.0	172 410	162 626	6.0
1430	Remedi Medical Aid Scheme	20 592	19 948	3.2	46 166	44 654	3.4	803 306	722 335	11.2	768 914	690 268	11.4
1176	Retail Medical Scheme	10 718	10 049	6.7	19 041	17 910	6.3	199 780	182 407	9.5	191 090	173 546	10.1
1013	Rhodes University Medical Scheme	1 107	1 097	0.9	2 294	2 268	1.1	41 381	38 163	8.4	41 381	38 163	8.4
1209	SA Breweries Medical Aid Scheme (SABMAS)	9 694	9 587	1.1	21 793	21 741	0.2	359 357	341 639	5.2	331 202	314 376	5.4
1424	SABC Medical Aid Scheme	4 912	4 660	5.4	10 632	10 146	4.8	273 378	242 225	12.9	232 409	205 867	12.9
1038	SAMWUMed	38 664	40 553	(4.7)	86 877	91 970	(5.5)	1 147 577	1 074 698	6.8	1 147 577	1 074 698	6.8
1234	Sasolmed	28 465	29 851	(4.6)	76 228	79 062	(3.6)	1 483 439	1 463 028	1.4	1 483 439	1 463 028	1.4
1531	SEDMED	930	916	1.5	2 060	2 037	1.1	31 701	28 214	12.4	31 701	28 214	12.4
1568	Sisonke Health Medical Scheme	8 201	8 159	0.5	17 828	17 959	(0.7)	265 418	254 524	4.3	265 418	254 524	4.3
1580	South African Police Service Medical Scheme (POLMED)	172 039	174 395	(1.4)	492 221	497 068	(1.0)	7 647 836	7 055 647	8.4	7 647 836	7 055 647	8.4
1578	TFG Medical Aid Scheme	2 873	2 842	1.1	6 177	6 077	1.6	114 689	102 938	11.4	114 689	102 938	11.4
1544	Tiger Brands Medical Scheme	4 320	4 336	(0.4)	9 634	9 786	(1.6)	220 555	209 291	5.4	220 555	209 291	5.4
1582	Transmed Medical Fund	40 615	47 110	(13.8)	68 008	81 042	(16.1)	850 694	1 078 569	(21.1)	850 694	1 078 569	(21.1)
1579	Tsogo Sun Group Medical Scheme	4 699	4 603	2.1	10 273	10 047	2.2	137 236	128 378	6.9	105 060	98 319	6.9
1597	Umvuzo Health Medical Scheme	27 113	27 360	(0.9)	56 369	55 743	1.1	642 030	576 042	11.5	642 030	576 042	11.5
1520	University of KwaZulu-Natal Medical Scheme	3 350	3 334	0.5	6 988	7 033	(0.6)	142 550	131 948	8.0	114 111	105 627	8.0
1282	University of the Witwatersrand Staff Medical Aid Fund	2 903	2 947	(1.5)	5 446	5 563	(2.1)	139 872	141 690	(1.3)	139 872	141 690	(1.3)
1291	Witbank Coalfields Medical Aid Scheme	9 898	10 349	(4.4)	25 456	26 552	(4.1)	419 399	405 728	3.4	324 667	314 944	3.1
1293	Wooltru Healthcare Fund	9 641	9 187	4.9	19 144	18 447	3.8	281 603	254 135	10.8	281 603	254 135	10.8
Sub-total: registered restricted schemes		1 621 999	1 625 439	(0.2)	3 863 135	3 920 304	(1.5)	61 814 149	57 853 960	6.8	59 187 872	55 517 929	6.6
Total registered schemes		3 932 700	3 900 846	0.8	8 775 618	8 786 033	(0.1)	151 625 524	140 205 740	8.1	136 745 220	126 930 732	7.7

ANNEXURE Q: DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

Ref. no.	Name of medical scheme	Gross relevant healthcare expenditure incurred (incl. PMSA & accredited managed healthcare services)			Net relevant healthcare expenditure incurred (incl. accredited managed healthcare services) (note a)			Gross non-healthcare expenses (incl. PMSA)			Net non-healthcare expenses		
		2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change
1241	Naspers Medical Fund	268 374	234 944	14.2	214 997	184 316	16.6	23 017	20 530	12.1	23 017	20 530	12.1
1469	Nedgroup Medical Aid Scheme	856 531	823 130	4.1	782 219	758 307	3.2	68 204	61 307	11.3	68 204	61 307	11.3
1584	Netcare Medical Scheme	707 681	666 254	6.2	611 317	575 123	6.3	31 302	30 126	3.9	31 302	30 126	3.9
1214	Old Mutual Staff Medical Aid Fund	491 348	443 456	10.8	422 182	408 979	3.2	43 927	39 677	10.7	43 927	39 677	10.7
1441	Parmed Medical Aid Scheme	199 991	183 818	8.8	199 991	183 818	8.8	9 215	9 571	(3.7)	9 215	9 571	(3.7)
1515	PG Bison Medical Aid Society	-	6 964	(100.0)	-	6 964	(100.0)	-	1 204	(100.0)	-	1 204	(100.0)
1186	PG Group Medical Scheme	61 301	57 334	6.9	48 900	46 555	5.0	3 182	3 088	3.0	3 182	3 088	3.0
1563	Pick n Pay Medical Scheme	286 026	260 067	10.0	222 427	201 996	10.1	20 293	19 240	5.5	20 293	19 240	5.5
1583	Platinum Health	1 013 904	772 225	31.3	1 013 780	772 039	31.3	73 409	60 125	22.1	73 409	60 125	22.1
1194	Profmed	1 095 198	963 737	13.6	1 095 198	963 737	13.6	153 170	130 955	17.0	153 170	130 955	17.0
1516	Quantum Medical Aid Society	149 683	151 558	(1.2)	127 830	126 683	0.9	13 577	14 478	(6.2)	13 577	14 478	(6.2)
1201	Rand Water Medical Scheme	153 585	142 941	7.4	153 585	142 941	7.4	7 984	7 495	6.5	7 984	7 495	6.5
1430	Remedi Medical Aid Scheme	726 744	664 522	9.4	696 182	634 800	9.7	46 476	42 638	9.0	46 476	42 638	9.0
1176	Retail Medical Scheme	186 241	147 312	26.4	177 804	138 686	28.2	23 416	21 017	11.4	23 416	21 017	11.4
1013	Rhodes University Medical Scheme	36 268	35 438	2.3	36 268	35 438	2.3	2 625	2 536	3.5	2 625	2 536	3.5
1209	SA Breweries Medical Aid Scheme (SABMAS)	339 421	307 700	10.3	314 324	284 949	10.3	25 179	23 350	7.8	25 179	23 350	7.8
1424	SABC Medical Aid Scheme	236 529	211 838	11.7	198 229	176 320	12.4	12 933	11 544	12.0	12 933	11 544	12.0
1038	SAMWUMed	942 412	849 888	10.9	942 412	849 888	10.9	61 358	56 621	8.4	61 358	56 621	8.4
1234	Sasolmed	1 434 344	1 326 451	8.1	1 434 344	1 326 451	8.1	69 662	67 509	3.2	69 662	67 509	3.2
1531	SEDMED	34 094	30 926	10.2	34 094	30 926	10.2	2 871	2 788	3.0	2 871	2 788	3.0
1568	Sisonke Health Medical Scheme	243 059	231 645	4.9	243 059	231 645	4.9	22 235	21 301	4.4	22 235	21 301	4.4
1580	South African Police Service Medical Scheme (POLMED)	7 293 973	6 755 033	8.0	7 293 973	6 755 033	8.0	362 732	333 377	8.8	362 732	333 377	8.8
1578	TFG Medical Aid Scheme	89 930	77 975	15.3	89 930	77 975	15.3	7 215	6 854	5.3	7 215	6 854	5.3
1544	Tiger Brands Medical Scheme	218 021	205 093	6.3	218 021	205 093	6.3	9 972	10 177	(2.0)	9 972	10 177	(2.0)
1582	Transmed Medical Fund	895 798	1 016 739	(11.9)	895 798	1 016 739	(11.9)	86 843	88 768	(2.2)	86 843	88 768	(2.2)
1579	Tsogo Sun Group Medical Scheme	123 661	117 113	5.6	92 751	88 295	5.0	12 236	11 472	6.7	12 236	11 472	6.7
1597	Umvuzo Health Medical Scheme	521 420	467 778	11.5	521 420	467 778	11.5	75 657	71 242	6.2	75 657	71 242	6.2
1520	University of KwaZulu-Natal Medical Scheme	132 225	114 915	15.1	108 228	90 979	19.0	9 005	8 402	7.2	9 005	8 402	7.2
1282	University of the Witwatersrand Staff Medical Aid Fund	130 425	127 227	2.5	130 425	127 227	2.5	9 134	8 590	6.3	9 134	8 590	6.3
1291	Witbank Coalfields Medical Aid Scheme	383 514	367 975	4.2	304 622	293 689	3.7	22 187	19 414	14.3	22 187	19 414	14.3
1293	Wooltru Healthcare Fund	266 896	252 059	5.9	266 896	252 059	5.9	24 203	22 495	7.6	24 203	22 495	7.6
Sub-total: registered restricted schemes		58 445 554	54 665 580	6.9	56 141 467	52 611 234	6.7	3 700 185	3 400 090	8.8	3 700 185	3 400 090	8.8
Total registered schemes		138 921 938	127 609 840	8.9	124 957 625	115 292 672	8.4	13 008 454	12 095 423	7.5	13 007 002	12 094 070	7.5

ANNEXURE Q: DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

Ref. no.	Name of medical scheme	Net healthcare result			Net surplus/(deficit) after consolidation results			Year end reserve position (per Regulation 29)			Solvency ratio	
		2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change	2015 %	2014 %
1241	Naspers Medical Fund	2 200	7 117	(69.1)	6 583	19 008	(65.4)	157 076	145 384	8.0	53.3	54.9
1469	Nedgroup Medical Aid Scheme	(28 441)	(67 414)	57.8	50 821	(2 719)	1 968.9	316 200	265 379	19.2	35.1	32.3
1584	Netcare Medical Scheme	(22 652)	(13 502)	(67.8)	(5 558)	11 677	(147.6)	249 983	224 859	11.2	34.3	32.3
1214	Old Mutual Staff Medical Aid Fund	6 607	(3 776)	275.0	25 912	8 978	188.6	218 423	192 511	13.5	41.2	40.2
1441	Parmed Medical Aid Scheme	4 473	9 297	(51.9)	17 839	20 616	(13.5)	172 105	154 267	11.6	80.5	76.1
1515	PG Bison Medical Aid Society	-	(3 629)	100.0	-	(2 866)	100.0	-	-	-	-	-
1186	PG Group Medical Scheme	(5 888)	(7 373)	20.2	(839)	(2 034)	58.7	51 771	53 647	(3.5)	84.1	95.3
1563	Pick n Pay Medical Scheme	(28 197)	(19 585)	(44.0)	19 691	(4 507)	536.9	280 423	260 732	7.6	98.1	97.1
1583	Platinum Health	(34 548)	(7 281)	(374.5)	(7 670)	16 233	(147.3)	247 925	233 180	6.3	23.6	28.3
1194	Profmed	(31 404)	17 188	(282.7)	34 548	58 598	(41.0)	644 943	610 395	5.7	53.0	54.9
1516	Quantum Medical Aid Society	(8 442)	(11 374)	25.8	(43)	1 468	(102.9)	146 546	146 589	-	94.7	94.6
1201	Rand Water Medical Scheme	10 841	12 190	(11.1)	20 484	20 646	(0.8)	160 223	139 738	14.7	92.9	85.9
1430	Remedi Medical Aid Scheme	26 255	12 830	104.6	57 739	41 699	38.5	581 151	523 413	11.0	72.3	72.5
1176	Retail Medical Scheme	(10 130)	13 843	(173.2)	1 878	23 629	(92.1)	188 083	186 205	1.0	94.1	102.1
1013	Rhodes University Medical Scheme	2 488	190	1 211.4	5 613	2 742	104.7	47 628	42 019	13.3	115.1	110.1
1209	SA Breweries Medical Aid Scheme (SABMAS)	(8 300)	6 077	(236.6)	10 668	35 938	(70.3)	288 454	283 799	1.6	80.3	83.1
1424	SABC Medical Aid Scheme	21 247	18 003	18.0	62 506	23 444	166.6	209 869	147 363	42.4	76.8	60.8
1038	SAMWUMed	143 807	168 190	(14.5)	195 569	206 440	(5.3)	927 592	732 022	26.7	80.8	68.1
1234	Sasolmed	(20 567)	69 069	(129.8)	27 370	110 010	(75.1)	733 861	711 082	3.2	49.5	48.6
1531	SEDMED	(5 264)	(5 499)	4.3	55	(707)	107.8	13 665	13 610	0.4	43.1	48.2
1568	Sisonke Health Medical Scheme	125	1 577	(92.1)	6 609	6 169	7.1	175 541	168 932	3.9	66.1	66.4
1580	South African Police Service Medical Scheme (POLMED)	(8 868)	(32 763)	72.9	228 649	288 795	(20.8)	3 911 077	3 569 093	9.6	51.1	50.6
1578	TFG Medical Aid Scheme	17 545	18 110	(3.1)	39 739	21 234	87.1	110 173	70 700	55.8	96.1	68.7
1544	Tiger Brands Medical Scheme	(7 437)	(5 978)	(24.4)	2 690	2 569	4.7	117 064	115 525	1.3	53.1	55.2
1582	Transmed Medical Fund	(131 947)	(26 939)	(389.8)	(117 286)	(10 666)	(999.6)	119 656	236 938	(49.5)	14.1	22.0
1579	Tsogo Sun Group Medical Scheme	74	(1 448)	105.1	5 687	3 520	61.6	90 763	85 077	6.7	66.1	66.3
1597	Umvuzo Health Medical Scheme	44 953	37 021	21.4	54 268	44 861	21.0	202 627	148 359	36.6	31.6	25.8
1520	University of KwaZulu-Natal Medical Scheme	(3 123)	6 246	(150.0)	1 827	20 530	(91.1)	119 524	117 697	1.6	83.9	89.2
1282	University of the Witwatersrand Staff Medical Aid Fund	314	5 872	(94.7)	5 677	25 470	(77.7)	125 537	119 860	4.7	89.8	84.6
1291	Witbank Coalfields Medical Aid Scheme	(2 141)	1 842	(216.3)	32 899	29 169	12.8	461 392	428 493	7.7	110.0	105.6
1293	Wooltru Healthcare Fund	(9 496)	(20 419)	53.5	454	(8 380)	105.4	182 974	182 520	0.2	65.0	71.8
	Sub-total: registered restricted schemes	(653 780)	(493 395)	(32.5)	1 164 260	1 403 380	(17.0)	23 178 599	21 851 498	6.1	37.5	37.8
	Total registered schemes	(1 219 407)	(456 010)	(167.4)	2 517 079	3 418 682	(26.4)	49 384 638	46 581 794	6.0	32.6	33.2

ANNEXURE Q: DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

Notes:

- a Net relevant healthcare expenditure incurred (incl. managed healthcare claims) includes risk transfer arrangements.
- b An encumbered asset was excluded in the calculation of the solvency ratio.

Prior year figures have been restated.

PMSA = Personal Medical Savings Account

The following schemes amalgamated in 2014:

- Pharos Medical Plan amalgamated with Topmed Medical Scheme on 1 January 2014.
- Altron Medical Aid Scheme amalgamated with Discovery Health Medical Scheme on 1 January 2014.
- Afrox Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.
- PG Bison Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.

ANNEXURE R:

DETAILED FINANCIAL RATIOS: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015

Ref. no.	Name of medical scheme	Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)					Net relevant healthcare expenditure incurred (incl. managed healthcare claims) (note a)					Gross non-healthcare expenses (incl. PMSA)				
		2015 pabpm R	2014 pabpm R	% change	2015 pabpm R	2014 pabpm R	% change	2015 As % of GCI	2014 As % of GCI	2015 pabpm R	2014 pabpm R	% change	2015 As % of RCI	2014 As % of RCI	2015 pabpm R	2014 pabpm R	% change	2015 As % of GCI	2014 As % of GCI	2015 pabpm R	2014 pabpm R	% change
Registered schemes – open																						
1252	Bestmed Medical Scheme	1 797.0	1 697.0	5.9	1 507.0	1 424.4	5.8	92.0	90.0	1 652.5	1 526.8	8.2	91.3	90.9	1 375.2	1 295.4	6.2	8.3	8.3	148.6	140.8	5.5
1512	Bonitas Medical Fund	1 421.9	1 296.8	9.6	1 345.2	1 263.6	6.5	93.9	92.6	1 335.8	1 200.5	11.3	94.1	92.5	1 265.4	1 169.0	8.2	10.0	9.7	142.8	126.2	13.2
1034	Cape Medical Plan	1 096.4	961.4	14.0	986.4	857.4	15.0	105.9	102.7	1 161.3	987.7	17.6	106.9	103.3	1 054.9	885.9	19.1	10.9	11.1	119.3	106.9	11.6
1491	Compicare Wellness Medical Scheme	1 423.1	1 368.5	4.0	1 329.9	1 275.4	4.3	92.7	90.0	1 319.5	1 231.2	7.2	92.7	90.0	1 233.0	1 147.6	7.4	12.7	12.9	180.9	176.7	2.4
1125	Discovery Health Medical Scheme	1 557.1	1 440.1	8.1	1 253.8	1 158.0	8.3	87.8	86.8	1 367.6	1 250.5	9.4	86.1	85.0	1 079.7	984.3	9.7	10.2	10.4	158.2	149.6	5.7
1202	Fedhealth Medical Scheme	1 685.5	1 545.7	9.0	1 591.0	1 459.8	9.0	92.5	92.9	1 558.9	1 435.7	8.6	91.2	92.5	1 450.3	1 350.8	7.4	10.7	11.0	179.9	170.7	5.4
1554	Genesis Medical Scheme	1 035.7	970.7	6.7	967.0	902.5	7.1	76.0	76.7	786.7	744.3	5.7	74.1	74.8	716.3	674.7	6.2	13.1	13.3	135.7	129.5	4.8
1537	Hosmed Medical Aid Scheme	1 448.4	1 316.0	10.1	1 448.4	1 316.0	10.1	88.2	87.7	1 277.1	1 154.4	10.6	88.2	87.7	1 277.1	1 154.4	10.6	11.0	10.8	159.5	141.5	12.7
1087	Keyhealth	2 040.7	1 986.8	2.7	1 911.1	1 861.8	2.6	94.2	89.2	1 922.8	1 771.5	8.5	93.9	88.4	1 793.9	1 646.3	9.0	8.6	8.5	176.0	168.3	4.6
1576	Liberty Medical Scheme	1 637.0	1 490.8	9.8	1 475.5	1 342.6	9.9	93.3	94.7	1 527.1	1 411.1	8.2	93.2	94.5	1 375.1	1 268.4	8.4	10.7	12.2	175.1	182.6	(4.1)
1466	Makoti Medical Scheme	821.8	759.2	8.2	821.8	759.2	8.2	85.2	90.6	700.4	688.0	1.8	85.2	90.6	700.4	688.0	1.8	14.4	15.3	118.3	115.8	2.2
1149	Medihelp	1 587.1	1 415.4	12.1	1 564.0	1 371.9	14.0	88.9	93.0	1 411.6	1 316.8	7.2	88.5	93.1	1 383.4	1 277.2	8.3	11.4	12.0	181.0	169.2	7.0
1506	Medimed Medical Scheme	997.0	922.5	8.1	820.4	762.4	7.6	89.5	86.4	892.6	797.5	11.9	90.8	87.6	744.5	667.7	11.5	7.4	7.2	73.9	66.4	11.3
1140	Medshield Medical Scheme	1 412.8	1 303.9	8.4	1 352.6	1 251.6	8.1	94.5	92.4	1 334.8	1 204.1	10.9	94.7	92.6	1 281.6	1 158.5	10.6	9.2	10.1	130.5	131.8	(1.0)
1167	Momentum Health	1 145.7	1 102.8	3.9	1 059.5	1 012.3	4.7	87.3	85.6	999.7	944.2	5.9	86.2	84.3	913.0	853.7	6.9	13.2	13.1	150.7	144.9	4.0
1575	Resolution Health Medical Scheme	1 455.2	1 230.9	18.2	1 386.9	1 198.9	15.7	87.2	87.2	1 268.8	1 073.0	18.2	87.2	87.4	1 209.2	1 047.3	15.5	12.3	12.8	178.7	157.1	13.7
1446	Selfmed Medical Scheme	1 775.0	1 656.4	7.2	1 775.0	1 656.4	7.2	90.3	93.6	1 601.9	1 550.8	3.3	90.3	93.6	1 601.9	1 550.8	3.3	11.2	12.2	198.2	202.3	(2.0)
1486	Sizwe Medical Fund	1 514.4	1 462.2	3.6	1 514.3	1 462.2	3.6	88.3	82.0	1 337.9	1 198.8	11.6	88.3	82.0	1 337.8	1 198.8	11.6	11.1	10.9	167.6	159.1	5.3
1141	Spectramed	1 754.5	1 596.9	9.9	1 448.7	1 317.3	10.0	95.8	87.8	1 681.4	1 402.4	19.9	98.0	88.4	1 419.2	1 164.3	21.9	16.4	17.2	288.0	274.5	4.9
1464	Suremed Health	1 477.1	1 000.4	47.7	1 362.1	971.2	40.2	84.8	94.5	1 252.2	945.3	32.5	84.7	94.6	1 153.4	918.7	25.5	12.3	12.2	182.2	122.2	49.1
1592	Thebemed	742.0	689.3	7.6	742.0	689.3	7.6	82.4	78.6	611.5	541.9	12.8	82.4	78.6	611.5	541.9	12.8	16.4	13.3	122.1	91.4	33.6
1422	Topmed Medical Scheme	1 329.5	1 304.0	2.0	1 177.4	1 159.7	1.5	97.4	96.2	1 294.6	1 254.0	3.2	97.4	97.2	1 147.0	1 127.4	1.7	10.9	10.0	145.3	130.1	11.7
Sub-total: registered open schemes		1 523.5	1 410.4	8.0	1 315.7	1 223.1	7.6	89.6	88.6	1 365.2	1 249.3	9.3	88.7	87.8	1 167.4	1 073.5	8.7	10.4	10.6	157.9	148.9	6.0
Sub-total: registered open schemes excluding Discovery Health Medical Scheme		1 483.8	1 376.4	7.8	1 388.9	1 297.6	7.0	91.8	90.7	1 362.3	1 247.9	9.2	91.5	90.6	1 271.2	1 175.8	8.1	10.6	10.8	157.5	148.1	6.3

ANNEXURE R: DETAILED FINANCIAL RATIOS: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

Ref. no.	Name of medical scheme	Net non-healthcare expenses					Net healthcare result			Net surplus/(deficit) after consolidation results			Year end reserve position (per Regulation 29)			Solvency ratio	
		2015 As % of RCI	2014 As % of RCI	2015 pabpm R	2014 pabpm R	% change	2015 pabpm R	2014 pabpm R	% change	2015 pabpm R	2014 pabpm R	% change	2015 pb R	2014 pb R	% change	2015 %	2014 %
Registered schemes – open																	
1252	Bestmed Medical Scheme	9.9	9.9	148.6	140.8	5.5	(16.8)	(11.8)	(42.4)	16.4	37.4	(56.1)	5 447.6	5 445.3	-	25.6	27.0
1512	Bonitas Medical Fund	10.6	10.0	142.8	126.2	13.2	(63.0)	(31.6)	(99.4)	(26.2)	3.2	(918.8)	4 456.2	4 753.4	(6.3)	26.1	30.7
1034	Cape Medical Plan	12.1	12.5	119.3	106.9	11.6	(187.8)	(135.4)	(38.7)	2.4	40.9	(94.1)	15 709.2	14 901.8	5.4	117.5	127.9
1491	Compcare Wellness Medical Scheme	13.6	13.9	180.9	176.7	2.4	(84.0)	(48.9)	(71.8)	(54.0)	(18.2)	(196.7)	5 339.4	5 975.4	(10.6)	30.6	37.2
1125	Discovery Health Medical Scheme	12.6	12.9	158.2	149.6	5.7	15.9	24.2	(34.3)	39.9	49.3	(19.1)	4 803.0	4 390.0	9.4	26.0	25.8
1202	Fedhealth Medical Scheme	11.3	11.7	179.9	170.7	5.4	(39.2)	(61.7)	36.5	6.1	(13.7)	144.5	7 269.9	6 930.6	4.9	35.7	37.2
1554	Genesis Medical Scheme	14.0	14.3	135.7	129.5	4.8	115.0	98.3	17.0	212.5	192.5	10.4	18 616.7	16 681.8	11.6	152.2	145.1
1537	Hosmed Medical Aid Scheme	11.0	10.8	159.5	141.5	12.7	11.7	20.0	(41.5)	33.8	42.9	(21.2)	4 636.6	4 094.7	13.2	26.3	25.5
1087	Keyhealth	9.2	9.0	176.0	168.3	4.6	(58.8)	47.2	(224.6)	37.9	65.7	(42.3)	8 010.2	7 707.4	3.9	32.9	32.2
1576	Liberty Medical Scheme	11.8	13.5	174.0	181.6	(4.2)	(73.6)	(107.5)	31.5	(59.0)	(92.0)	35.9	2 448.4	3 078.9	(20.5)	12.6	17.2
1466	Makoti Medical Scheme	14.4	15.3	118.3	115.8	2.2	3.1	(44.6)	107.0	51.3	(2.7)	2 000.0	10 936.7	9 926.9	10.2	110.1	104.0
1149	Medihelp	11.6	12.3	181.0	169.2	7.0	(0.5)	(74.5)	99.3	42.7	(3.5)	1 320.0	5 786.0	4 678.1	23.7	29.6	27.9
1506	Medimed Medical Scheme	9.0	8.7	73.9	66.4	11.3	2.0	28.4	(93.0)	53.7	75.4	(28.8)	10 074.1	9 820.3	2.6	85.5	89.9
1140	Medshield Medical Scheme	9.7	10.5	130.5	131.8	(1.0)	(59.5)	(38.7)	(53.7)	23.0	29.9	(23.1)	9 177.7	8 638.2	6.2	53.2	53.6
1167	Momentum Health	14.2	14.3	150.7	144.9	4.0	(4.2)	13.7	(130.7)	16.8	32.5	(48.3)	3 826.8	4 080.1	(6.2)	28.7	31.5
1575	Resolution Health Medical Scheme	12.9	13.1	178.7	157.1	13.7	(0.9)	(5.5)	83.6	4.5	3.4	32.4	1 966.7	1 490.9	31.9	10.5	9.4
1446	Selfmed Medical Scheme	11.2	12.2	198.2	202.3	(2.0)	(25.2)	(96.8)	74.0	92.7	107.9	(14.1)	24 839.3	24 038.9	3.3	119.4	118.2
1486	Sizwe Medical Fund	11.1	10.9	167.6	159.1	5.3	9.0	104.3	(91.4)	69.2	157.7	(56.1)	8 605.9	8 260.7	4.2	46.8	45.3
1141	Spectramed	19.9	20.8	288.0	274.5	4.9	(258.5)	(121.4)	(112.9)	(211.6)	(72.3)	(192.7)	8 381.6	9 253.8	(9.4)	37.0	46.6
1464	Suremed Health	13.4	12.6	182.2	122.2	49.1	26.6	(69.7)	138.2	109.6	(51.5)	312.8	11 335.4	2 598.8	336.2	62.1	21.4
1592	Thebemed	16.4	13.3	122.1	91.4	33.6	8.4	56.1	(85.0)	18.2	63.2	(71.2)	1 971.3	1 880.0	4.9	22.3	22.8
1422	Topmed Medical Scheme	12.3	11.2	145.3	130.1	11.7	(114.9)	(97.8)	(17.5)	(56.2)	19.1	(394.2)	12 966.0	13 634.2	(4.9)	86.4	90.2
Sub-total: registered open schemes		12.0	12.2	157.9	148.9	6.0	(9.6)	0.6	(1 700.0)	22.9	34.5	(33.6)	5 306.5	5 047.0	5.1	29.2	30.0
Sub-total: registered open schemes excluding Discovery Health Medical Scheme		11.3	11.4	157.5	148.1	6.3	(39.7)	(26.3)	(51.0)	2.8	17.6	(84.1)	5 909.8	5 811.2	1.7	33.1	35.2

ANNEXURE R: DETAILED FINANCIAL RATIOS: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

Ref. no.	Name of medical scheme	Gross Contribution Income (GCI)			Risk Contribution Income (RCI)			Gross relevant healthcare expenditure incurred (incl. PMSA and managed healthcare claims)					Net relevant healthcare expenditure incurred (incl. managed healthcare claims) (note a)					Gross non-healthcare expenses (incl. PMSA)				
		2015 pabpm R	2014 pabpm R	% change	2015 pabpm R	2014 pabpm R	% change	2015 As % of GCI	2014 As % of GCI	2015 pabpm R	2014 pabpm R	% change	2015 As % of RCI	2014 As % of RCI	2015 pabpm R	2014 pabpm R	% change	2015 As % of GCI	2014 As % of GCI	2015 pabpm R	2014 pabpm R	% change
1563	Pick n Pay Medical Scheme	1 476.8	1 377.6	7.2	1 108.8	1 034.2	7.2	100.1	96.8	1 478.4	1 333.8	10.8	103.7	100.2	1 149.6	1 036.0	11.0	7.1	7.2	104.9	98.7	6.3
1583	Platinum Health	888.3	850.0	4.5	888.1	849.7	4.5	96.3	93.6	855.4	795.4	7.5	96.3	93.6	855.3	795.2	7.6	7.0	7.3	61.9	61.9	-
1194	Profmed	1 521.3	1 422.5	6.9	1 521.3	1 422.5	6.9	90.0	86.7	1 369.1	1 233.0	11.0	90.0	86.7	1 369.1	1 233.0	11.0	12.6	11.8	191.5	167.5	14.3
1516	Quantum Medical Aid Society	1 203.7	1 082.7	11.2	1 034.2	906.4	14.1	96.7	97.8	1 164.2	1 058.5	10.0	96.1	97.6	994.3	884.8	12.4	8.8	9.3	105.6	101.1	4.5
1201	Rand Water Medical Scheme	1 689.7	1 608.0	5.1	1 689.7	1 608.0	5.1	89.1	87.9	1 505.2	1 413.4	6.5	89.1	87.9	1 505.2	1 413.4	6.5	4.6	4.6	78.3	74.1	5.7
1430	Remedi Medical Aid Scheme	1 450.0	1 348.0	7.6	1 388.0	1 288.2	7.7	90.5	92.0	1 311.8	1 240.1	5.8	90.5	92.0	1 256.7	1 184.7	6.1	5.8	5.9	83.9	79.6	5.4
1176	Retail Medical Scheme	874.3	848.7	3.0	836.3	807.5	3.6	93.2	80.8	815.1	685.4	18.9	93.0	79.9	778.2	645.3	20.6	11.7	11.5	102.5	97.8	4.8
1013	Rhodes University Medical Scheme	1 503.2	1 402.2	7.2	1 503.2	1 402.2	7.2	87.6	92.9	1 317.5	1 302.1	1.2	87.6	92.9	1 317.5	1 302.1	1.2	6.3	6.6	95.4	93.2	2.4
1209	SA Breweries Medical Aid Scheme (SABMAS)	1 374.1	1 309.5	4.9	1 266.5	1 205.0	5.1	94.5	90.1	1 297.9	1 179.4	10.0	94.9	90.6	1 201.9	1 092.2	10.0	7.0	6.8	96.3	89.5	7.6
1424	SABC Medical Aid Scheme	2 142.7	1 989.5	7.7	1 821.6	1 690.9	7.7	86.5	87.5	1 853.9	1 739.9	6.6	85.3	85.6	1 553.7	1 448.2	7.3	4.7	4.8	101.4	94.8	7.0
1038	SAMWUMed	1 100.8	973.8	13.0	1 100.8	973.8	13.0	82.1	79.1	904.0	770.1	17.4	82.1	79.1	904.0	770.1	17.4	5.3	5.3	58.9	51.3	14.8
1234	Sasolmed	1 621.7	1 542.1	5.2	1 621.7	1 542.1	5.2	96.7	90.7	1 568.0	1 398.1	12.2	96.7	90.7	1 568.0	1 398.1	12.2	4.7	4.6	76.2	71.2	7.0
1531	SEDMED	1 282.4	1 154.2	11.1	1 282.4	1 154.2	11.1	107.5	109.6	1 379.2	1 265.2	9.0	107.5	109.6	1 379.2	1 265.2	9.0	9.1	9.9	116.2	114.1	1.8
1568	Sisonke Health Medical Scheme	1 240.6	1 181.0	5.0	1 240.6	1 181.0	5.0	91.6	91.0	1 136.1	1 074.9	5.7	91.6	91.0	1 136.1	1 074.9	5.7	8.4	8.4	103.9	98.8	5.2
1580	South African Police Service Medical Scheme (POLMED)	1 294.8	1 182.9	9.5	1 294.8	1 182.9	9.5	95.4	95.7	1 234.9	1 132.5	9.0	95.4	95.7	1 234.9	1 132.5	9.0	4.7	4.7	61.4	55.9	9.8
1578	TFG Medical Aid Scheme	1 547.3	1 411.6	9.6	1 547.3	1 411.6	9.6	78.4	75.7	1 213.2	1 069.3	13.5	78.4	75.7	1 213.2	1 069.3	13.5	6.3	6.7	97.3	94.0	3.5
1544	Tiger Brands Medical Scheme	1 907.8	1 782.2	7.0	1 907.8	1 782.2	7.0	98.9	98.0	1 885.9	1 746.5	8.0	98.9	98.0	1 885.9	1 746.5	8.0	4.5	4.9	86.3	86.7	(0.5)
1582	Transmed Medical Fund	1 042.4	1 109.1	(6.0)	1 042.4	1 109.1	(6.0)	105.3	94.3	1 097.7	1 045.5	5.0	105.3	94.3	1 097.7	1 045.5	5.0	10.2	8.2	106.4	91.3	16.5
1579	Tsogo Sun Group Medical Scheme	1 113.2	1 064.8	4.5	852.2	815.5	4.5	90.1	91.2	1 003.1	971.4	3.3	88.3	89.8	752.4	732.3	2.7	8.9	8.9	99.3	95.2	4.3
1597	Umvuzo Health Medical Scheme	949.1	861.2	10.2	949.1	861.2	10.2	81.2	81.2	770.8	699.3	10.2	81.2	81.2	770.8	699.3	10.2	11.8	12.4	111.8	106.5	5.0
1520	University of KwaZulu-Natal Medical Scheme	1 699.9	1 563.4	8.7	1 360.8	1 251.6	8.7	92.8	87.1	1 576.8	1 361.6	15.8	94.8	86.1	1 290.6	1 078.0	19.7	6.3	6.4	107.4	99.6	7.8
1282	University of the Witwatersrand Staff Medical Aid Fund	2 140.3	2 122.5	0.8	2 140.3	2 122.5	0.8	93.2	89.8	1 995.7	1 905.9	4.7	93.2	89.8	1 995.7	1 905.9	4.7	6.5	6.1	139.8	128.7	8.6
1291	Witbank Coalfields Medical Aid Scheme	1 373.0	1 273.4	7.8	1 062.8	988.5	7.5	91.4	90.7	1 255.5	1 154.9	8.7	93.8	93.3	997.2	921.7	8.2	5.3	4.8	72.6	60.9	19.2
1293	Wooltru Healthcare Fund	1 225.8	1 148.0	6.8	1 225.8	1 148.0	6.8	94.8	99.2	1 161.8	1 138.7	2.0	94.8	99.2	1 161.8	1 138.7	2.0	8.6	8.9	105.4	101.6	3.7
Sub-total: registered restricted schemes		1 333.4	1 229.8	8.4	1 276.8	1 180.1	8.2	94.6	94.5	1 260.8	1 162.0	8.5	94.9	94.8	1 211.1	1 118.3	8.3	6.0	5.9	79.8	72.3	10.4
Sub-total: registered restricted schemes excluding Government Employees Medical Scheme (GEMS)		1 341.8	1 254.6	7.0	1 259.9	1 180.0	6.8	93.9	92.7	1 260.5	1 163.1	8.4	94.1	92.9	1 185.9	1 096.0	8.2	6.8	6.8	91.8	85.1	7.9
Total registered schemes		1 439.8	1 329.8	8.3	1 298.5	1 203.9	7.9	91.6	91.0	1 319.2	1 210.3	9.0	91.4	90.8	1 186.6	1 093.5	8.5	8.6	8.6	123.5	114.7	7.7

ANNEXURE R: DETAILED FINANCIAL RATIOS: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

Ref. no.	Name of medical scheme	Net non-healthcare expenses					Net healthcare result			Net surplus/(deficit) after consolidation results			Year end reserve position (per Regulation 29)			Solvency ratio	
		2015 As % of RCI	2014 As % of RCI	2015 pabpm R	2014 pabpm R	% change	2015 pabpm R	2014 pabpm R	% change	2015 pabpm R	2014 pabpm R	% change	2015 pb R	2014 pb R	% change	2015 %	2014 %
1563	Pick n Pay Medical Scheme	9.5	9.5	104.9	98.7	6.3	(145.7)	(100.4)	(45.1)	101.8	(23.1)	540.7	17 285.5	16 006.6	8.0	98.1	97.1
1583	Platinum Health	7.0	7.3	61.9	61.9	-	(29.1)	(7.5)	(288.0)	(6.5)	16.7	(138.9)	2 506.3	2 750.7	(8.9)	23.6	28.3
1194	Profmed	12.6	11.8	191.5	167.5	14.3	(39.3)	22.0	(278.6)	43.2	75.0	(42.4)	9 614.7	9 310.9	3.3	53.0	54.9
1516	Quantum Medical Aid Society	10.2	11.2	105.6	101.1	4.5	(65.7)	(79.4)	17.3	(0.3)	10.3	(102.9)	13 803.0	13 165.9	4.8	94.7	94.6
1201	Rand Water Medical Scheme	4.6	4.6	78.3	74.1	5.7	106.2	120.5	(11.9)	200.8	204.1	(1.6)	18 765.8	16 586.2	13.1	92.9	85.9
1430	Remedi Medical Aid Scheme	6.0	6.2	83.9	79.6	5.4	47.4	23.9	98.3	104.2	77.8	33.9	12 413.8	11 574.0	7.3	72.3	72.5
1176	Retail Medical Scheme	12.3	12.1	102.5	97.8	4.8	(44.3)	64.4	(168.8)	8.2	109.9	(92.5)	9 560.9	10 120.4	(5.5)	94.1	102.1
1013	Rhodes University Medical Scheme	6.3	6.6	95.4	93.2	2.4	90.4	7.0	1 191.4	203.9	100.7	102.5	20 441.1	18 381.0	11.2	115.1	110.1
1209	SA Breweries Medical Aid Scheme (SABMAS)	7.6	7.4	96.3	89.5	7.6	(31.7)	23.3	(236.1)	40.8	137.7	(70.4)	13 130.0	13 253.6	(0.9)	80.3	83.1
1424	SABC Medical Aid Scheme	5.6	5.6	101.4	94.8	7.0	166.5	147.9	12.6	489.9	192.6	154.4	19 669.1	14 107.2	39.4	76.8	60.8
1038	SAMWUMed	5.3	5.3	58.9	51.3	14.8	137.9	152.4	(9.5)	187.6	187.1	0.3	10 798.4	7 990.2	35.1	80.8	68.1
1234	Sasolmed	4.7	4.6	76.2	71.2	7.0	(22.5)	72.8	(130.9)	29.9	116.0	(74.2)	9 699.3	9 035.2	7.4	49.5	48.6
1531	SEDMED	9.1	9.9	116.2	114.1	1.8	(213.0)	(225.0)	5.3	2.2	(28.9)	107.6	6 470.2	6 635.7	(2.5)	43.1	48.2
1568	Sisonke Health Medical Scheme	8.4	8.4	103.9	98.8	5.2	0.6	7.3	(91.8)	30.9	28.6	8.0	9 818.3	9 765.4	0.5	66.1	66.4
1580	South African Police Service Medical Scheme (POLMED)	4.7	4.7	61.4	55.9	9.8	(1.5)	(5.5)	72.7	38.7	48.4	(20.0)	7 956.6	7 216.1	10.3	51.1	50.6
1578	TFG Medical Aid Scheme	6.3	6.7	97.3	94.0	3.5	236.7	248.3	(4.7)	536.1	291.2	84.1	17 653.2	11 618.7	51.9	96.1	68.7
1544	Tiger Brands Medical Scheme	4.5	4.9	86.3	86.7	(0.5)	(64.3)	(50.9)	(26.3)	23.3	21.9	6.4	12 128.4	11 881.6	2.1	53.1	55.2
1582	Transmed Medical Fund	10.2	8.2	106.4	91.3	16.5	(161.7)	(27.7)	(483.8)	(143.7)	(11.0)	(1 206.4)	1 908.5	3 106.1	(38.6)	14.1	22.0
1579	Tsogo Sun Group Medical Scheme	11.6	11.7	99.3	95.2	4.3	0.6	(12.0)	105.0	46.1	29.2	57.9	8 706.3	8 405.1	3.6	66.1	66.3
1597	Umvuzo Health Medical Scheme	11.8	12.4	111.8	106.5	5.0	66.5	55.3	20.3	80.2	67.1	19.5	3 681.9	2 667.2	38.0	31.6	25.8
1520	University of KwaZulu-Natal Medical Scheme	7.9	8.0	107.4	99.6	7.8	(37.2)	74.0	(150.3)	21.8	243.3	(91.0)	17 237.4	16 850.0	2.3	83.9	89.2
1282	University of the Witwatersrand Staff Medical Aid Fund	6.5	6.1	139.8	128.7	8.6	4.8	88.0	(94.5)	86.9	381.5	(77.2)	23 153.3	21 960.5	5.4	89.8	84.6
1291	Witbank Coalfields Medical Aid Scheme	6.8	6.2	72.6	60.9	19.2	(7.0)	5.8	(220.7)	107.7	91.5	17.7	18 435.0	16 440.0	12.1	110.0	105.6
1293	Wooltru Healthcare Fund	8.6	8.9	105.4	101.6	3.7	(41.3)	(92.2)	55.2	2.0	(37.9)	105.3	9 373.7	9 761.0	(4.0)	65.0	71.8
Sub-total: registered restricted schemes		6.3	6.1	79.8	72.3	10.4	(14.1)	(10.5)	(34.3)	25.1	29.8	(15.8)	5 987.6	5 582.2	7.3	37.5	37.8
Sub-total: registered restricted schemes excluding Government Employees Medical Scheme (GEMS)		7.3	7.2	91.8	85.1	7.9	(17.9)	(1.1)	(1 527.3)	46.2	64.9	(28.8)	9 810.8	9 217.8	6.4	60.9	61.2
Total registered schemes		9.5	9.5	123.5	114.7	7.7	(11.6)	(4.3)	(169.8)	23.9	32.4	(26.2)	5 605.8	5 284.7	6.1	32.6	33.2

Notes:

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

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

Prior year figures have been restated.

PMSA = Personal Medical Savings Account

RCI = Risk Contribution Income

GCI = Gross Contribution Income

pabpm = per average beneficiary per month

pb = per beneficiary

The following schemes amalgamated in 2014:

- Pharos Medical Plan amalgamated with Topmed Medical Scheme on 1 January 2014.
- Altron Medical Aid Scheme amalgamated with Discovery Health Medical Scheme on 1 January 2014.
- Afrox Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.
- PG Bison Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.

ANNEXURE S: DETAILED FINANCIAL INFORMATION PER OPTION: REGISTERED SCHEMES FOR THE YEAR ENDED 31 DECEMBER 2015 (CONTINUED)

Ref no.	Name of medical scheme	Benefit option name	Members	Beneficiaries	Average age pb	Pensioner ratio (65+ years)	Gross Contribution Income (GCI)		Risk Contribution Income (RCI)		Gross relevant healthcare expenditure incurred (incl. PMSA and accredited managed healthcare services)		Net relevant healthcare expenditure incurred (incl. accredited managed healthcare services) (Note a)		Net non-healthcare expenses			Net healthcare result			Solvency ratio		
			31/12/15	31/12/15	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 RCI	pbpm R	R'000	As % of RCI	pbpm R	2015 %
		Extreme	285	691	24.4	0.4	11 008	1 327.5	11 008	1 327.5	8 721	79.2	1 051.8	8 721	79.2	1 051.8	1 105	10.0	133.3	1 181	10.7	142.4	
		Consolidated	26 370	55 033	27.9	0.3	642 030	972.2	642 030	972.2	521 420	81.2	789.6	521 420	81.2	789.6	75 657	11.8	114.6	44 953	7.0	68.1	31.6
1520	University of KwaZulu-Natal Medical Scheme	Savings Plus Plan	3 359	6 934	39.7	17.8	142 550	1 713.2	114 111	1 371.4	132 225	92.8	1 589.1	108 228	94.8	1 300.7	9 005	7.9	108.2	(3 123)	(2.7)	(37.5)	
		Consolidated	3 359	6 934	39.7	17.8	142 550	1 713.2	114 111	1 371.4	132 225	92.8	1 589.1	108 228	94.8	1 300.7	9 005	7.9	108.2	(3 123)	(2.7)	(37.5)	83.9
1282	University of the Witwatersrand Staff Medical Aid Fund	University of Witwatersrand Staff Medical Aid	2 889	5 422	42.7	19.7	139 872	2 149.8	139 872	2 149.8	130 425	93.2	2 004.6	130 425	93.2	2 004.6	9 134	6.5	140.4	314	0.2	4.8	
		Consolidated	2 889	5 422	42.7	19.7	139 872	2 149.8	139 872	2 149.8	130 425	93.2	2 004.6	130 425	93.2	2 004.6	9 134	6.5	140.4	314	0.2	4.8	89.8
1291	Witbank Coalfields Medical Aid Scheme	Comprehensive option	7 178	18 584	30.7	6.6	378 928	1 699.2	284 196	1 274.4	345 717	91.2	1 550.2	266 824	93.9	1 196.5	19 524	6.9	87.5	(2 152)	(0.8)	(9.6)	
		Yebomed	2 511	6 444	26.1	0.2	40 471	523.4	40 471	523.4	37 797	93.4	488.8	37 797	93.4	488.8	2 664	6.6	34.4	10	-	0.1	
		Consolidated	9 689	25 028	29.5	5.0	419 399	1 396.4	324 667	1 081.0	383 514	91.4	1 277.0	304 622	93.8	1 014.3	22 187	6.8	73.9	(2 141)	(0.7)	(7.1)	110.0
1293	Wooltru Healthcare Fund	Core Option	809	1 269	28.5	7.1	11 238	738.0	11 238	738.0	9 920	88.3	651.4	9 920	88.3	651.4	1 331	11.8	87.4	(13)	(0.1)	(0.8)	
		Extended Option	690	1 414	44.2	21.7	40 249	2 372.1	40 249	2 372.1	44 857	111.4	2 643.6	44 857	111.4	2 643.6	1 818	4.5	107.2	(6 426)	(16.0)	(378.7)	
		Plus Option	8 391	16 837	28.4	4.1	230 116	1 138.9	230 116	1 138.9	212 119	92.2	1 049.9	212 119	92.2	1 049.9	21 054	9.1	104.2	(3 057)	(1.3)	(15.1)	
		Consolidated	9 890	19 520	29.5	5.5	281 603	1 202.2	281 603	1 202.2	266 896	94.8	1 139.4	266 896	94.8	1 139.4	24 203	8.6	103.3	(9 496)	(3.4)	(40.5)	65.0
Sub-total: registered restricted schemes			1 623 790	3 871 070	30.5	6.1	61 814 149	1 330.7	59 187 872	1 274.1	58 445 554	94.6	1 258.2	56 141 467	94.9	1 208.6	3 700 185	6.3	79.7	(653 780)	(1.1)	(14.1)	37.5
Total registered schemes			3 950 927	8 809 523	32.3	7.7	151 625 524	1 434.3	136 745 220	1 293.5	138 921 938	91.6	1 314.1	124 957 625	91.4	1 182.0	13 007 002	9.5	123.0	(1 219 407)	(0.9)	(11.5)	32.6

Notes:

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

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

GCI = Gross Contribution Income

RCI = Risk Contribution Income

PMSA = Personal Medical Savings Account

pb = per beneficiary

pbpm = per beneficiary per month

ANNEXURE U:

FEES PAID TO ADMINISTRATORS: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015

Ref. no	Name of medical scheme	Name of administrator	Accredited managed healthcare services (no transfer of risk)			Total other fees paid to administrators (incl administration and co-administration fees)				Breakdown of the main components of total fees paid to administrators					
			Administrators and its related parties (note a) R'000	Administrators pabpm R	Administrators pampm R	2015 R'000	2015 As % of GAE	2015 pabpm R	2015 pampm R	Actuarial services %	Administration services (note b) %	Indemnity insurance %	Internal audit %	Marketing expenditure %	Printing and stationery %
Registered schemes - open															
1252	Bestmed Medical Scheme	Self-administered	38 281	16.2	34.3	-	-	-	-	-	-	-	-	-	-
1512	Bonitas Medical Fund	Medscheme Holdings (Pty) Ltd	301 464	38.4	85.0	604 349	66.8	77.0	170.5	0.2	99.4	-	0.4	-	-
1034	Cape Medical Plan	Self-administered	-	-	-	-	-	-	-	-	-	-	-	-	-
1491	Compcare Wellness Medical Scheme	Universal Healthcare Administrators (Pty) Ltd	-	-	-	39 505	74.8	117.6	194.8	-	100.0	-	-	-	-
1125	Discovery Health Medical Scheme	Discovery Health (Pty) Ltd	1 305 790	40.9	87.0	3 874 897	96.8	121.3	258.3	-	92.8	-	0.2	7.0	-
1202	Fedhealth Medical Scheme	Medscheme Holdings (Pty) Ltd	64 484	37.3	74.7	200 244	76.5	115.8	232.1	0.6	99.4	-	-	-	-
1554	Genesis Medical Scheme	Self-Administered	-	-	-	-	-	-	-	-	-	-	-	-	-
1537	Hosmed Medical Aid Scheme	Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd	-	-	-	65 200	55.7	75.2	207.3	-	100.0	-	-	-	-
1087	Keyhealth	Professional Provident Society Healthcare Administrators (Pty) Ltd	19 040	21.0	44.3	81 602	59.3	89.8	189.9	-	97.6	-	-	0.2	-
1576	Liberty Medical Scheme	V Med Administrators (Pty) Ltd	45 269	33.4	67.4	162 154	83.1	119.5	241.3	-	80.5	-	-	19.5	-
1466	Makoti Medical Scheme	Universal Healthcare Administrators (Pty) Ltd	-	-	-	2 298	41.3	40.1	78.6	-	100.0	-	-	-	-
1149	Medihelp	Strata Healthcare Management (Pty) Ltd	75 075	30.7	66.3	326 483	86.3	133.6	288.5	0.5	19.7	-	2.9	7.8	0.1
1506	Medimed Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	3 351	19.4	46.7	10 305	81.5	59.5	143.6	-	100.0	-	-	-	-
1140	Medshield Medical Scheme	Self-administered	-	-	-	-	-	-	-	-	-	-	-	-	-
1167	Momentum Health	Momentum Medical Scheme Administrators (Pty) Ltd	64 514	22.3	42.6	271 533	94.6	94.0	179.5	2.0	96.6	-	-	-	1.3
1575	Resolution Health Medical Scheme	Agility Global Health Solutions Africa (Pty) Ltd	-	-	-	57 299	69.9	104.8	212.0	-	100.0	-	-	-	-
1446	Selfmed Medical Scheme	Self-administered	-	-	-	-	-	-	-	-	-	-	-	-	-
1486	Sizwe Medical Fund	Sechaba Medical Solutions (Pty) Ltd	40 210	26.4	63.5	151 795	70.4	99.7	239.7	-	100.0	-	-	-	-
1141	Spectramed	Agility Global Health Solutions Africa (Pty) Ltd	-	-	-	32 911	37.1	83.0	158.6	-	100.0	-	-	-	-
1464	Suremed Health	Providence Healthcare Risk Managers (Pty) Ltd	714	19.4	38.7	3 018	49.6	81.9	163.6	-	100.0	-	24.2	-	-
1592	Thebemed	Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd	-	-	-	18 014	70.1	70.5	161.1	-	100.0	-	-	-	-
1422	Topmed Medical Scheme	Private Health Administrators (Pty) Ltd	-	-	-	46 313	70.4	80.3	160.2	-	100.0	-	-	-	-
Sub-total: registered open schemes			1 959 513	36.7	78.0	5 977 116	0.9	110.5	235.0	0.2	90.1	-	0.3	5.6	0.1
Registered schemes - restricted															
1005	AECI Medical Aid Society	Medscheme Holdings (Pty) Ltd	6 118	34.7	69.9	15 967	89.2	90.5	182.4	-	100.0	-	-	-	-
1567	Afrox Medical Aid Society	Metropolitan Health Corporate (Pty) Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-
1465	Alliance-Midmed Medical Scheme	Private Health Administrators (Pty) Ltd	-	-	-	3 261	70.6	63.0	157.4	-	100.0	-	-	-	-
1012	Anglo Medical Scheme	Discovery Health (Pty) Ltd	8 538	36.8	77.5	17 265	60.6	74.5	156.7	-	99.0	-	-	1.0	-
1571	Anglovaal Group Medical Scheme	Discovery Health (Pty) Ltd	2 595	29.2	58.9	9 472	86.8	106.6	215.0	-	75.7	-	-	1.0	-
1279	Bankmed	Metropolitan Health Corporate (Pty) Ltd	73 656	29.1	58.7	205 256	75.2	81.1	163.6	-	100.0	-	-	-	-
1507	Barloworld Medical Scheme	Medscheme Holdings (Pty) Ltd	6 508	42.2	93.0	12 880	85.0	83.6	184.1	-	100.0	-	-	-	-
1526	BMW Employees Medical Aid Society	Discovery Health (Pty) Ltd	2 916	31.8	74.2	6 040	85.9	65.8	153.7	-	99.0	-	-	1.0	-
1237	BP Medical Aid Society	Methealth (Pty) Ltd	2 029	41.2	87.0	3 018	63.4	61.4	129.4	-	100.0	-	-	-	-
1590	Building & Construction Industry Medical Aid Fund	Universal Healthcare Administrators (Pty) Ltd	-	-	-	10 976	81.6	67.9	174.1	-	100.0	-	-	-	-
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	Eternity Private Health Fund Administrators (Pty) Ltd	20 353	36.7	67.4	82 157	80.8	148.2	271.9	1.3	93.2	-	0.8	-	0.7
1068	De Beers Benefit Society	Self-administered	-	-	-	-	-	-	-	-	-	-	-	-	-
1572	Engen Medical Benefit Fund	Metropolitan Health Corporate (Pty) Ltd	6 006	64.1	137.6	6 736	81.6	71.9	154.4	-	100.0	-	-	-	-
1271	Fishing Industry Medical Scheme (Fish-Med)	Metropolitan Health Corporate (Pty) Ltd	336	9.5	22.5	1 024	57.8	29.0	68.8	-	100.0	-	-	-	-
1086	Food Workers Medical Benefit Fund	Self-administered	-	-	-	-	-	-	-	-	-	-	-	-	-
1253	Glencore Medical Scheme	Medscheme Holdings (Pty) Ltd	8 045	22.1	68.3	15 844	81.3	43.5	134.5	1.4	98.6	-	-	-	-
1270	Golden Arrow Employees' Medical Benefit Fund	Metropolitan Health Corporate (Pty) Ltd	1 922	25.9	57.8	4 260	87.1	57.4	128.2	-	100.0	-	-	-	-
1598	Government Employees Medical Scheme (GEMS)	Metropolitan Health Corporate (Pty) Ltd Medscheme Holdings (Pty) Ltd	13 312 312 915	0.6 14.7	1.7 38.8	639 578 173 764	47.6 12.9	30.1 8.2	79.4 21.6	- -	100.0 100.0	- -	- -	- -	- -
1523	Grintek Electronics Medical Aid Scheme	Universal Healthcare Administrators (Pty) Ltd	-	-	-	1 731	71.6	88.8	211.5	-	100.0	-	-	-	-
1566	Horizon Medical Scheme	Medscheme Holdings (Pty) Ltd	1 054	22.2	35.9	4 229	76.2	89.0	144.3	-	100.0	-	-	-	-
1591	Impala Medical Plan	Providence Healthcare Risk Managers (Pty) Ltd	-	-	-	2 348	63.5	8.8	18.4	-	100.0	-	-	-	-

ANNEXURE U: FEES PAID TO ADMINISTRATORS: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

Ref. no.	Name of medical scheme	Name of administrator	Total fees paid to administrators (accredited managed healthcare services + administration fees + other services)			Gross administration expenditure (Risk + PMSA)							
			2015 R'000	2015 pabpm R	2015 pampm R	2015 R'000	2014 R'000	% change	2015 As % of GCI	2014 As % of GCI	2015 pabpm R	2014 pabpm R	% change
Registered schemes - open													
1252	Bestmed Medical Scheme	Self-administered	38 281	16.2	34.3	276 554	255 123	8.4	6.5	6.6	117.3	111.7	5.0
1512	Bonitas Medical Fund	Medscheme Holdings (Pty) Ltd	905 813	115.4	255.5	905 046	815 165	11.0	8.1	8.0	115.3	104.1	10.8
1034	Cape Medical Plan	Self-administered	-	-	-	17 564	16 467	6.7	10.8	11.1	118.9	106.6	11.5
1491	Compcare Wellness Medical Scheme	Universal Healthcare Administrators (Pty) Ltd	39 505	117.6	194.8	52 785	50 254	5.0	11.0	11.2	157.2	153.1	2.7
1125	Discovery Health Medical Scheme	Discovery Health (Pty) Ltd	5 180 686	162.1	345.3	4 002 090	3 690 808	8.4	8.0	8.2	125.2	118.4	5.7
1202	Fedhealth Medical Scheme	Medscheme Holdings (Pty) Ltd	264 727	153.1	306.8	261 853	259 035	1.1	9.0	9.4	151.5	145.0	4.5
1554	Genesis Medical Scheme	Self-Administered	-	-	-	32 236	29 665	8.7	12.3	12.4	127.0	120.7	5.2
1537	Hosmed Medical Aid Scheme	Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd	65 200	75.2	207.3	117 008	104 456	12.0	9.3	8.8	135.0	115.8	16.6
1087	Keyhealth	Professional Provident Society Healthcare Administrators (Pty) Ltd	100 642	110.8	234.3	137 589	129 362	6.4	7.4	7.2	151.4	143.9	5.2
1576	Liberty Medical Scheme	V Med Administrators (Pty) Ltd	207 423	152.9	308.7	195 052	215 681	(9.6)	8.8	10.3	143.8	154.2	(6.7)
1466	Makoti Medical Scheme	Universal Healthcare Administrators (Pty) Ltd	2 298	40.1	78.6	5 569	5 706	(2.4)	11.8	12.1	97.2	92.1	5.5
1149	Medihelp	Strata Healthcare Management (Pty) Ltd	401 557	164.3	354.8	378 218	378 912	(0.2)	9.8	10.1	154.8	143.3	8.0
1506	Medimed Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	13 656	78.9	190.2	12 648	11 454	10.4	7.3	7.5	73.1	68.7	6.4
1140	Medshield Medical Scheme	Self-administered	-	-	-	198 627	203 432	(2.4)	7.3	7.8	103.8	102.0	1.8
1167	Momentum Health	Momentum Medical Scheme Administrators (Pty) Ltd	336 047	116.3	222.1	287 136	257 039	11.7	8.7	8.8	99.4	96.7	2.8
1575	Resolution Health Medical Scheme	Agility Global Health Solutions Africa (Pty) Ltd	57 299	104.8	212.0	81 915	94 630	(13.4)	10.3	11.1	149.8	136.0	10.1
1446	Selfmed Medical Scheme	Self-administered	-	-	-	31 186	32 922	(5.3)	10.7	11.9	190.6	196.7	(3.1)
1486	Sizwe Medical Fund	Sechaba Medical Solutions (Pty) Ltd	192 005	126.2	303.2	215 678	198 446	8.7	9.4	9.1	141.7	132.7	6.8
1141	Spectramed	Agility Global Health Solutions Africa (Pty) Ltd	32 911	83.0	158.6	88 762	92 978	(4.5)	12.8	12.7	223.7	202.7	10.4
1464	Suremed Health	Providence Healthcare Risk Managers (Pty) Ltd	3 732	101.3	202.4	6 089	13 458	(54.8)	11.2	9.7	165.3	96.6	71.1
1592	Thebermed	Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd	18 014	70.5	161.1	25 683	19 947	28.8	13.5	12.1	100.5	83.5	20.4
1422	Topmed Medical Scheme	Private Health Administrators (Pty) Ltd	46 313	80.3	160.2	65 777	54 511	20.7	8.6	7.9	114.0	103.6	10.0
Sub-total: registered open schemes			7 936 629	140.5	298.9	7 444 304	6 975 146	6.7	8.3	8.5	126.3	119.5	5.7
Registered schemes - restricted													
1005	AECI Medical Aid Society	Medscheme Holdings (Pty) Ltd	22 085	125.2	252.3	17 898	17 391	2.9	5.0	5.1	101.5	99.3	2.2
1567	Afrox Medical Aid Society	Metropolitan Health Corporate (Pty) Ltd	-	-	-	-	3 946	(100.0)	-	11.8	-	145.6	(100.0)
1465	Alliance-Midmed Medical Scheme	Private Health Administrators (Pty) Ltd	3 261	63.0	157.4	4 618	3 984	15.9	5.8	5.5	89.3	76.2	17.2
1012	Anglo Medical Scheme	Discovery Health (Pty) Ltd	25 803	111.3	234.1	28 472	31 251	(8.9)	6.4	7.1	122.8	131.5	(6.6)
1571	Anglovaal Group Medical Scheme	Discovery Health (Pty) Ltd	12 068	135.8	273.9	10 914	10 515	3.8	7.0	7.4	122.8	118.4	3.7
1279	Bankmed	Metropolitan Health Corporate (Pty) Ltd	278 912	110.2	222.4	273 002	245 664	11.1	6.9	6.9	107.9	101.1	6.7
1507	Barloworld Medical Scheme	Medscheme Holdings (Pty) Ltd	19 387	125.8	277.1	15 148	14 512	4.4	5.1	5.2	98.3	95.9	2.5
1526	BMW Employees Medical Aid Society	Discovery Health (Pty) Ltd	8 956	97.5	228.0	7 030	6 528	7.7	5.4	5.6	76.6	73.7	3.9
1237	BP Medical Aid Society	Methealth (Pty) Ltd	5 048	102.6	216.4	4 758	4 506	5.6	5.3	5.3	96.7	88.9	8.8
1590	Building & Construction Industry Medical Aid Fund	Universal Healthcare Administrators (Pty) Ltd	10 976	67.9	174.1	13 450	11 281	19.2	12.4	12.2	83.2	74.2	12.1
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAF)	Eternity Private Health Fund Administrators (Pty) Ltd	102 510	185.0	339.3	101 616	99 279	2.4	10.6	10.5	183.4	174.5	5.1
1068	De Beers Benefit Society	Self-administered	-	-	-	21 944	18 728	17.2	7.6	6.9	150.7	126.6	19.0
1572	Engen Medical Benefit Fund	Metropolitan Health Corporate (Pty) Ltd	12 742	136.0	292.0	8 259	7 803	5.8	4.3	4.4	88.1	82.1	7.3
1271	Fishing Industry Medical Scheme (Fish-Med)	Metropolitan Health Corporate (Pty) Ltd	1 360	38.5	91.3	1 771	1 531	15.7	16.1	17.2	50.2	49.3	1.8
1086	Food Workers Medical Benefit Fund	Self-administered	-	-	-	6 697	7 101	(5.7)	30.6	37.3	30.8	33.7	(8.6)
1253	Glencore Medical Scheme	Medscheme Holdings (Pty) Ltd	23 889	65.6	202.8	19 498	17 510	11.3	5.1	4.9	53.6	48.6	10.3
1270	Golden Arrow Employees' Medical Benefit Fund	Metropolitan Health Corporate (Pty) Ltd	6 182	83.3	186.0	4 890	4 375	11.8	15.1	14.7	65.9	60.0	9.8
1598	Government Employees Medical Scheme (GEMS)	Metropolitan Health Corporate (Pty) Ltd Medscheme Holdings (Pty) Ltd	652 891 486 679	30.7 22.9	81.1 60.4	1 343 518	1 219 105	10.2	4.8	4.6	63.2	55.3	14.3
1523	Grintek Electronics Medical Aid Scheme	Universal Healthcare Administrators (Pty) Ltd	1 731	88.8	211.5	2 418	2 202	9.8	8.1	8.4	124.0	116.0	6.9
1566	Horizon Medical Scheme	Medscheme Holdings (Pty) Ltd	5 283	111.2	180.2	5 550	4 810	15.4	14.1	14.7	116.8	113.7	2.7
1591	Impala Medical Plan	Providence Healthcare Risk Managers (Pty) Ltd	2 348	8.8	18.4	3 697	3 316	11.5	3.2	3.1	13.9	12.6	10.3

ANNEXURE U: FEES PAID TO ADMINISTRATORS: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

Ref. no	Name of medical scheme	Name of administrator	Accredited managed healthcare services (no transfer of risk)			Total other fees paid to administrators (incl administration and co-administration fees)				Breakdown of the main components of total fees paid to administrators					
			Administrators and its related parties (note a) R'000	Administrators pabpm R	Administrators pampm R	2015 R'000	2015 As % of GAE	2015 pabpm R	2015 pampm R	Actuarial services %	Administration services (note b) %	Indemnity insurance %	Internal audit %	Marketing expenditure %	Printing and stationary %
1559	Imperial Group Medical Scheme	Metropolitan Health Corporate (Pty) Ltd	6 513	30.9	70.7	12 171	58.4	57.8	132.1	-	100.0	-	-	-	-
1145	LA-Health Medical Scheme	Discovery Health (Pty) Ltd	42 941	26.5	64.2	162 968	91.9	100.4	243.8	-	69.9	-	-	9.0	-
1197	Libcare Medical Scheme	V Med Administrators (Pty) Ltd	6 186	39.6	85.5	13 956	85.1	89.4	192.9	-	100.0	-	-	-	-
1599	Lonmin Medical Scheme	Discovery Health (Pty) Ltd	11 164	46.2	54.2	11 164	87.1	46.2	54.2	-	68.0	-	-	11.0	-
1547	Malcor Medical Scheme	Discovery Health (Pty) Ltd	4 233	29.1	69.1	11 069	80.4	76.0	180.7	-	60.6	-	-	-	-
1495	Massmart Health Plan	Universal Healthcare Administrators (Pty) Ltd	-	-	-	13 855	88.3	76.2	135.1	-	100.0	-	-	-	-
1039	MBMed Medical Aid Fund	Medscheme Holdings (Pty) Ltd	4 027	34.7	83.8	7 869	88.6	67.8	163.8	-	100.0	-	-	-	-
1548	Medipos Medical Scheme	Metropolitan Health Corporate (Pty) Ltd	6 154	20.1	41.0	21 419	86.6	70.0	142.8	-	100.0	-	-	-	-
1105	Metropolitan Medical Scheme	Methealth (Pty) Ltd	3 846	30.4	68.3	11 364	85.8	89.8	202.0	-	100.0	-	-	-	-
1600	Motohealth Care	Momentum Medical Scheme Administrators (Pty) Ltd	14 426	21.5	46.8	47 388	77.4	70.5	153.8	1.0	-	-	-	-	2.0
1241	Naspers Medical Fund	Discovery Health (Pty) Ltd	8 371	42.7	80.8	19 531	85.2	99.5	188.6	-	99.0	-	-	1.0	-
1469	Nedgroup Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	11 855	19.0	34.6	58 647	87.0	94.2	171.1	-	99.0	-	-	-	-
1584	Netcare Medical Scheme	Prime Med Administrators (Pty) Ltd	15 318	33.9	74.3	27 418	88.2	60.7	133.1	-	15.0	-	-	-	-
1214	Old Mutual Staff Medical Aid Fund	Medscheme Holdings (Pty) Ltd	12 630	32.0	59.0	37 390	87.8	94.8	174.8	2.1	95.7	0.2	15.7	-	-
1441	Parmed Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	851	14.1	29.0	7 510	77.2	124.4	256.2	0.6	99.4	-	-	-	-
1515	PG Bison Medical Aid Society	Allcare Administrators (Pty) Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-
1186	PG Group Medical Scheme	Momentum Medical Scheme Administrators (Pty) Ltd	806	23.2	49.4	2 820	87.0	81.1	173.1	-	99.0	-	-	-	1.0
1563	Pick n Pay Medical Scheme	Methealth (Pty) Ltd	-	-	-	15 799	79.1	81.7	171.4	-	100.0	-	-	-	-
1583	Platinum Health	Self-administered	-	-	-	-	-	-	-	-	-	-	-	-	-
1194	Profmed	Professional Provident Society Healthcare Administrators (Pty) Ltd	-	-	-	85 440	58.9	106.8	237.5	-	99.2	-	-	-	0.8
1516	Quantum Medical Aid Society	Discovery Health (Pty) Ltd	4 842	37.7	77.6	11 336	85.4	88.2	181.6	-	98.8	-	-	1.0	-
1201	Rand Water Medical Scheme	Self-administered	-	-	-	-	-	-	-	-	-	-	-	-	-
1430	Remedi Medical Aid Scheme	Discovery Health (Pty) Ltd	16 293	29.4	65.9	42 357	91.0	76.5	171.4	-	99.0	-	-	1.0	-
1176	Retail Medical Scheme	Discovery Health (Pty) Ltd	9 483	41.5	73.7	22 218	94.8	97.2	172.8	-	75.9	-	-	1.0	-
1013	Rhodes University Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	787	28.6	59.3	2 250	84.9	81.7	169.4	-	100.0	-	-	-	-
1209	SA Breweries Medical Aid Scheme (SABMAS)	Momentum Medical Scheme Administrators (Pty) Ltd	6 515	24.9	56.0	21 191	84.3	81.0	182.2	-	100.0	-	-	-	-
1424	SABC Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	4 838	37.9	82.1	10 179	78.6	79.8	172.7	-	100.0	-	-	-	-
1038	SAMWUMed	Self-administered	-	-	-	-	-	-	-	-	-	-	-	-	-
1234	Sasolmed	Medscheme Holdings (Pty) Ltd	33 892	37.1	99.2	60 309	87.4	65.9	176.6	1.0	99.0	-	-	-	-
1531	SEDMED	Self-administered	-	-	-	-	-	-	-	-	-	-	-	-	-
1568	Sisonke Health Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	7 143	33.4	72.6	15 766	71.1	73.7	160.2	-	100.0	-	-	-	-
1580	South African Police Service Medical Scheme (POLMED)	Metropolitan Health Corporate (Pty) Ltd	133 568	22.6	64.7	218 875	60.6	37.1	106.0	-	100.0	-	-	-	-
1578	TFG Medical Aid Scheme	Discovery Health (Pty) Ltd	2 770	37.4	80.3	6 462	90.1	87.2	187.4	-	99.0	-	-	1.0	-
1544	Tiger Brands Medical Scheme	Universal Healthcare Administrators (Pty) Ltd	1 037	9.0	20.0	9 195	90.5	79.5	177.4	-	100.0	-	-	-	-
1582	Transmed Medical Fund	Metropolitan Health Corporate (Pty) Ltd	28 666	35.1	58.8	64 290	74.4	78.8	131.9	-	100.0	-	-	-	-
1579	Tsogo Sun Group Medical Scheme	Discovery Health (Pty) Ltd	3 951	32.1	70.1	9 835	80.7	79.8	174.4	-	98.8	-	-	1.0	-
1597	Umvuzo Health Medical Scheme	Self-administered	-	-	-	-	-	-	-	-	-	-	-	-	-
1520	University of KwaZulu-Natal Medical Scheme	Discovery Health (Pty) Ltd	3 376	40.3	84.0	7 882	87.8	94.0	196.1	-	99.0	-	-	1.0	-
1282	University of the Witwatersrand Staff Medical Aid Fund	Discovery Health (Pty) Ltd	3 169	48.5	91.0	7 573	87.6	115.9	217.4	-	98.9	-	-	1.1	-
1291	Witbank Coalfields Medical Aid Scheme	Self-administered	-	-	-	-	-	-	-	-	-	-	-	-	-
1293	Wooltru Healthcare Fund	Methealth (Pty) Ltd	6 594	28.7	57.0	19 775	81.7	86.1	170.9	-	100.0	-	-	-	-
Sub-total: registered restricted schemes			882 546	21.5	52.7	2 313 079	0.7	53.6	128.3	0.1	93.7	-	0.3	0.8	0.1
Total registered schemes			2 842 059	30.1	67.9	8 290 195	0.8	85.2	190.7	0.2	91.1	-	0.3	4.2	0.1

ANNEXURE U: FEES PAID TO ADMINISTRATORS: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

Ref. no.	Name of medical scheme	Name of administrator	Total fees paid to administrators (accredited managed healthcare services + administration fees + other services)			Gross administration expenditure (Risk + PMSA)							
			2015 R'000	2015 pabpm R	2015 pampm R	2015 R'000	2014 R'000	% change	2015 As % of GCI	2014 As % of GCI	2015 pabpm R	2014 pabpm R	% change
1559	Imperial Group Medical Scheme	Metropolitan Health Corporate (Pty) Ltd	18 683	88.7	202.7	20 847	19 381	7.6	6.4	6.5	99.0	93.0	6.5
1145	LA-Health Medical Scheme	Discovery Health (Pty) Ltd	205 908	126.8	308.0	177 371	155 358	14.2	7.6	7.6	109.3	105.6	3.5
1197	Libcare Medical Scheme	V Med Administrators (Pty) Ltd	20 142	129.1	278.4	16 403	14 840	10.5	6.3	5.9	105.1	94.2	11.6
1599	Lonmin Medical Scheme	Discovery Health (Pty) Ltd	22 327	92.3	108.4	12 813	14 300	(10.4)	8.2	8.3	53.0	50.0	6.0
1547	Malcor Medical Scheme	Discovery Health (Pty) Ltd	15 302	105.1	249.8	13 774	11 377	21.1	6.0	5.3	94.6	79.4	19.1
1495	Massmart Health Plan	Universal Healthcare Administrators (Pty) Ltd	13 855	76.2	135.1	15 692	9 260	69.4	6.6	5.3	86.3	79.9	8.0
1039	MBMed Medical Aid Fund	Medscheme Holdings (Pty) Ltd	11 896	102.5	247.6	8 883	7 553	17.6	6.0	5.8	76.5	69.6	9.9
1548	Medipos Medical Scheme	Metropolitan Health Corporate (Pty) Ltd	27 572	90.2	183.9	24 719	24 884	(0.7)	5.5	6.0	80.8	84.1	(3.9)
1105	Metropolitan Medical Scheme	Methealth (Pty) Ltd	15 210	120.2	270.3	13 248	15 893	(16.6)	7.6	8.0	104.7	90.8	15.3
1600	Motohealth Care	Momentum Medical Scheme Administrators (Pty) Ltd	61 814	91.9	200.6	61 210	60 644	0.9	7.5	7.5	91.0	86.0	5.8
1241	Naspers Medical Fund	Discovery Health (Pty) Ltd	27 901	142.2	269.5	22 915	20 470	11.9	7.8	7.7	116.8	110.4	5.8
1469	Nedgroup Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	70 502	113.3	205.7	67 376	60 964	10.5	7.5	7.4	108.2	99.1	9.2
1584	Netcare Medical Scheme	Prime Med Administrators (Pty) Ltd	42 736	94.6	207.4	31 079	29 916	3.9	4.3	4.3	68.8	64.9	6.0
1214	Old Mutual Staff Medical Aid Fund	Medscheme Holdings (Pty) Ltd	50 020	126.9	233.8	42 564	38 838	9.6	8.0	8.1	107.9	101.7	6.1
1441	Parmed Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	8 361	138.5	285.2	9 725	8 803	10.5	4.6	4.3	161.1	144.2	11.7
1515	PG Bison Medical Aid Society	Allcare Administrators (Pty) Ltd	-	-	-	-	1 204	(100.0)	-	26.5	-	377.3	(100.0)
1186	PG Group Medical Scheme	Momentum Medical Scheme Administrators (Pty) Ltd	3 626	104.3	222.5	3 240	3 071	5.5	5.3	5.5	93.2	89.2	4.5
1563	Pick n Pay Medical Scheme	Methealth (Pty) Ltd	15 799	81.7	171.4	19 968	19 090	4.6	7.0	7.1	103.2	97.9	5.4
1583	Platinum Health	Self-administered	-	-	-	71 477	59 622	19.9	6.8	7.2	60.3	61.4	(1.8)
1194	Profmed	Professional Provident Society Healthcare Administrators (Pty) Ltd	85 440	106.8	237.5	145 137	123 499	17.5	11.9	11.1	181.4	158.0	14.8
1516	Quantum Medical Aid Society	Discovery Health (Pty) Ltd	16 178	125.8	259.2	13 277	14 106	(5.9)	8.6	9.1	103.3	98.5	4.9
1201	Rand Water Medical Scheme	Self-administered	-	-	-	7 984	7 495	6.5	4.6	4.6	78.3	74.1	5.7
1430	Remedi Medical Aid Scheme	Discovery Health (Pty) Ltd	58 650	105.9	237.3	46 554	42 404	9.8	5.8	5.9	84.0	79.1	6.2
1176	Retail Medical Scheme	Discovery Health (Pty) Ltd	31 701	138.7	246.5	23 431	20 873	12.3	11.7	11.4	102.5	97.1	5.6
1013	Rhodes University Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	3 038	110.3	228.7	2 651	2 519	5.2	6.4	6.6	96.3	92.6	4.0
1209	SA Breweries Medical Aid Scheme (SABMAS)	Momentum Medical Scheme Administrators (Pty) Ltd	27 707	105.9	238.2	25 130	23 246	8.1	7.0	6.8	96.1	89.1	7.9
1424	SABC Medical Aid Scheme	Medscheme Holdings (Pty) Ltd	15 018	117.7	254.8	12 950	11 561	12.0	4.7	4.8	101.5	95.0	6.8
1038	SAMWUMed	Self-administered	-	-	-	56 943	52 383	8.7	5.0	4.9	54.6	47.5	14.9
1234	Sasolmed	Medscheme Holdings (Pty) Ltd	94 201	103.0	275.8	69 026	67 731	1.9	4.7	4.6	75.5	71.4	5.7
1531	SEDMED	Self-administered	-	-	-	2 178	2 235	(2.6)	6.9	7.9	88.1	91.4	(3.6)
1568	Sisonke Health Medical Scheme	Providence Healthcare Risk Managers (Pty) Ltd	22 909	107.1	232.8	22 182	21 433	3.5	8.4	8.4	103.7	99.5	4.2
1580	South African Police Service Medical Scheme (POLMED)	Metropolitan Health Corporate (Pty) Ltd	352 443	59.7	170.7	361 327	331 972	8.8	4.7	4.7	61.2	55.7	9.9
1578	TFG Medical Aid Scheme	Discovery Health (Pty) Ltd	9 232	124.5	267.8	7 169	6 719	6.7	6.3	6.5	96.7	92.1	5.0
1544	Tiger Brands Medical Scheme	Universal Healthcare Administrators (Pty) Ltd	10 231	88.5	197.4	10 162	10 088	0.7	4.6	4.8	87.9	85.9	2.3
1582	Transmed Medical Fund	Metropolitan Health Corporate (Pty) Ltd	92 956	113.9	190.7	86 464	89 193	(3.1)	10.2	8.3	105.9	91.7	15.5
1579	Tsogo Sun Group Medical Scheme	Discovery Health (Pty) Ltd	13 786	111.8	244.5	12 181	11 350	7.3	8.9	8.8	98.8	94.1	5.0
1597	Umvuzo Health Medical Scheme	Self-administered	-	-	-	60 995	56 592	7.8	9.5	9.8	90.2	84.6	6.6
1520	University of KwaZulu-Natal Medical Scheme	Discovery Health (Pty) Ltd	11 258	134.3	280.1	8 981	8 407	6.8	6.3	6.4	107.1	99.6	7.5
1282	University of the Witwatersrand Staff Medical Aid Fund	Discovery Health (Pty) Ltd	10 742	164.4	308.4	8 645	8 677	(0.4)	6.2	6.1	132.3	130.0	1.8
1291	Witbank Coalfields Medical Aid Scheme	Self-administered	-	-	-	22 046	19 280	14.3	5.3	4.8	72.2	60.5	19.3
1293	Wooltru Healthcare Fund	Methealth (Pty) Ltd	26 369	114.8	227.9	24 214	22 414	8.0	8.6	8.8	105.4	101.3	4.0
Sub-total: registered restricted schemes			3 195 625	74.0	177.2	3 558 080	3 264 984	9.0	5.8	5.6	76.8	69.4	10.7
Total registered schemes			11 132 254	111.7	249.7	11 002 384	10 240 130	7.4	7.3	7.3	104.5	97.1	7.6

ANNEXURE U: FEES PAID TO ADMINISTRATORS: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

Notes:

- a Administrators also refer to co-administrators.
- b Administration services includes member servicing, provider servicing, financial management and governance and compliance services.

Prior year figures have been restated

GAE = Gross Administration Expenditure

GCI = Gross Contribution Income

PMSA = Personal Medical Savings Account

pabpm = per average beneficiary per month

pampm = per average member per month

The following schemes changed administrators during 2014 and 2015:

- Anglo Medical Scheme changed its administrator from Momentum Medical Scheme Administrators (Pty) Ltd to Discovery Health (Pty) Ltd with effect from 1 January 2014.
- BMW Employees Medical Aid Society changed its administrator from Medscheme Holdings (Pty) Ltd to Discovery Health (Pty) Ltd with effect from 1 February 2014.
- Massmart Health Plan changed its administrator from Medscheme Holdings (Pty) Ltd to Universal Healthcare Administrators (Pty) Ltd with effect from 1 January 2014.
- Medihelp obtained approval from the CMS to sell its administration business to Strata Healthcare Management (Pty) Ltd on 25 September 2013. Strata Healthcare Management (Pty) Ltd was accredited as an administrator on 5 December 2013 and Medihelp was administered by Strata Healthcare Management (Pty) Ltd from 1 January 2014.
- Spectramed changed its administrator from V Med Administrators (Pty) Ltd to Agility Global Health Solutions Africa (Pty) Ltd with effect from 1 November 2014.
- Malcor Medical Scheme changed its administrator from Eternity Private Health Fund Administrators (Pty) Ltd to Discovery Health (Pty) Ltd with effect from 1 January 2015.
- University of the Witwatersrand Staff Medical Aid Fund changed its administrator from Medscheme Holdings (Pty) Ltd to Discovery Health (Pty) Ltd with effect from 1 January 2015.

The following schemes amalgamated in 2014:

- Pharos Medical Plan amalgamated with Topmed Medical Scheme on 1 January 2014.
- Altron Medical Aid Scheme amalgamated with Discovery Health Medical Scheme on 1 January 2014.
- Afrox Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.
- PG Bison Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.

ANNEXURE V: SELECTED NON-HEALTHCARE EXPENDITURE: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015

Ref. no.	Name of medical scheme	Principal officer fees (note a)			Broker costs (note b), marketing and advertising expenditure								
		2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change	2015 Net growth members (note c)	% Net member growth (note c)	2015 As % of GCI	2015 pampm R	2014 pampm R	% change
Registered schemes - open													
1252	Bestmed Medical Scheme	3 752	4 152	(9.6)	101 518	94 187	7.8	3 324	3.7	2.4	90.9	86.9	4.6
1512	Bonitas Medical Fund	3 523	3 220	9.4	356 650	321 847	10.8	-1 754	(0.6)	3.2	100.6	90.9	10.7
1034	Cape Medical Plan	840	441	90.7	-	-	-	-	-	-	-	-	-
1491	Compcare Wellness Medical Scheme	850	827	2.7	10 991	11 815	(7.0)	12	0.1	2.3	54.2	62.3	(13.0)
1125	Discovery Health Medical Scheme	5 126	4 816	6.5	1 254 116	918 871	36.5	36 761	3.0	2.5	83.6	63.2	32.3
1202	Fedhealth Medical Scheme	2 824	1 607	75.7	83 168	84 400	(1.5)	-3 286	(4.4)	2.9	96.4	94.4	2.1
1554	Genesis Medical Scheme	1 560	1 476	5.7	2 545	2 660	(4.4)	484	6.0	1.0	25.3	28.0	(9.6)
1537	Hosmed Medical Aid Scheme	2 981	2 492	19.6	27 113	26 418	2.6	-954	(3.5)	2.2	86.2	80.6	6.9
1087	Keyhealth	2 121	1 878	12.9	31 674	31 070	1.9	724	2.1	1.7	73.7	73.3	0.5
1576	Liberty Medical Scheme	3 484	4 072	(14.4)	73 368	99 018	(25.9)	291	0.5	3.3	109.2	146.4	(25.4)
1466	Makoti Medical Scheme	317	299	6.0	3 072	3 434	(10.5)	-98	(3.9)	6.5	105.1	110.0	(4.5)
1149	Medihelp	1 846	1 302	41.8	95 239	96 720	(1.5)	-9 961	(9.8)	2.5	84.1	79.7	5.5
1506	Medimed Medical Scheme	-	-	-	21	-	100.0	326	5.6	-	0.3	-	100.0
1140	Medshield Medical Scheme	2 837	2 298	23.4	77 106	69 692	10.6	-1 453	(1.9)	2.9	84.9	74.1	14.6
1167	Momentum Health	1 879	1 862	0.9	146 922	126 640	16.0	12 534	10.8	4.4	97.1	91.6	6.0
1575	Resolution Health Medical Scheme	2 424	2 256	7.5	22 045	25 685	(14.2)	-5 840	(21.7)	2.8	81.6	74.5	9.5
1446	Selfmed Medical Scheme	1 319	2 123	(37.9)	6 016	5 000	20.3	337	4.3	2.1	63.6	53.0	20.0
1486	Sizwe Medical Fund	3 152	3 513	(10.3)	51 518	45 097	14.2	1 625	3.2	2.2	81.4	71.8	13.4
1141	Spectramed	1 931	1 744	10.7	15 864	24 584	(35.5)	-3 025	(15.8)	2.3	76.4	103.9	(26.5)
1464	Suremed Health	600	523	14.8	953	3 462	(72.5)	-6 853	(82.2)	1.8	51.7	34.2	51.2
1592	Thebemed	361	267	35.3	6 873	6 634	3.6	861	10.1	3.6	61.5	66.3	(7.2)
1422	Topmed Medical Scheme	1 309	943	38.8	27 263	18 433	47.9	3 146	14.0	3.6	94.3	71.0	32.8
Sub-total: registered open schemes		47 402	44 376	6.8	2 404 506	2 024 897	18.7	31 719	1.4	2.7	86.9	74.5	16.6
Registered schemes - restricted													
1005	AECI Medical Aid Society	-	-	-	-	-	-	-	-	-	-	-	-
1567	Afrox Medical Aid Society	-	102	(100.0)	-	-	-	-	-	-	-	-	-
1465	Alliance-Midmed Medical Scheme	315	-	100.0	214	8	2 705.3	69	4.1	0.3	10.4	0.4	2 500.0
1012	Anglo Medical Scheme	1 985	1 938	2.4	173	-	100.0	-42	(0.5)	-	1.6	-	100.0
1571	Anglovaal Group Medical Scheme	-	-	-	95	-	100.0	23	0.6	0.1	2.1	-	100.0
1279	Bankmed	2 170	1 650	31.5	434	444	(2.3)	7 486	7.5	-	0.3	0.4	(25.0)
1507	Barloworld Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1526	BMW Employees Medical Aid Society	-	-	-	60	-	100.0	14	0.4	-	1.5	-	100.0
1237	BP Medical Aid Society	71	-	100.0	-	-	-	-	-	-	-	-	-
1590	Building & Construction Industry Medical Aid Fund	265	250	6.0	322	292	10.4	-253	(4.8)	0.3	5.1	4.9	4.1
1043	Chartered Accountants (SA) Medical Aid Fund (CAMAFA)	1 460	1 345	8.6	1 992	1 385	43.8	-200	(0.8)	0.2	6.6	4.5	46.7
1068	De Beers Benefit Society	1 479	1 079	37.1	-	-	-	-	-	-	-	-	-
1572	Engen Medical Benefit Fund	-	-	-	-	-	-	-	-	-	-	-	-
1271	Fishing Industry Medical Scheme (Fish-Med)	186	180	3.2	-	-	-	-	-	-	-	-	-
1086	Food Workers Medical Benefit Fund	1 185	1 077	10.0	-	8	(100.0)	-	-	-	-	0.1	(100.0)
1253	Glencore Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1270	Golden Arrow Employees' Medical Benefit Fund	-	-	-	-	-	-	-	-	-	-	-	-
1598	Government Employees Medical Scheme (GEMS)	4 223	3 759	12.4	171 592	151 906	13.0	-13 021	(1.9)	0.6	21.3	18.5	15.1
1523	Grintek Electronics Medical Aid Scheme	160	150	6.0	4	-	100.0	30	4.5	-	0.5	-	100.0
1566	Horizon Medical Scheme	497	450	10.4	-	-	-	-	-	-	-	-	-
1591	Impala Medical Plan	-	-	-	22	-	100.0	-54	(0.5)	-	0.2	-	100.0
1559	Imperial Group Medical Scheme	232	219	6.0	-	-	-	-	-	-	-	-	-

ANNEXURE V: SELECTED NON-HEALTHCARE EXPENDITURE: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015

Ref. no.	Name of medical scheme	Gross administration expenditure (Risk +PMSA)							External audit fees			Trustee remuneration and other considerations							
		2015 R'000	2014 R'000	% change	2015 As % of GCI	2014 As % of GCI	2015 pampm R	2014 pampm R	% change	2015 R'000	2014 R'000	% change	2015 R'000	No. of trustees	Average fee per trustee R'000	2014 R'000	No. of trustees	Average fee per trustee R'000	% change in average fee
1145	LA-Health Medical Scheme	177 371	155 358	14.2	7.6	7.6	265.3	253.4	4.7	621	572	8.6	2 492	19	131	2 798	16	175	(25.0)
1197	Libcare Medical Scheme	16 403	14 840	10.5	6.3	5.9	226.7	203.8	11.2	302	248	22.1	271	11	25	206	8	26	(4.1)
1599	Lonmin Medical Scheme	12 813	14 300	(10.4)	8.2	8.3	62.2	56.5	10.1	202	189	6.6	3	14	0	3	13	0	(7.0)
1547	Malcor Medical Scheme	13 774	11 377	21.1	6.0	5.3	224.9	189.1	18.9	365	377	(3.2)	-	9	-	-	9	-	-
1495	Massmart Health Plan	15 692	9 260	69.4	6.6	5.3	153.0	160.2	(4.5)	320	421	(24.0)	13	15	1	1	14	0	851.1
1039	MBMed Medical Aid Fund	8 883	7 553	17.6	6.0	5.8	184.9	172.4	7.3	295	216	37.0	-	12	-	-	10	-	-
1548	Medipos Medical Scheme	24 719	24 884	(0.7)	5.5	6.0	164.8	173.0	(4.7)	388	380	2.3	703	10	70	537	12	45	57.0
1105	Metropolitan Medical Scheme	13 248	15 893	(16.6)	7.6	8.0	235.4	205.4	14.6	345	324	6.6	34	11	3	29	13	2	38.2
1600	Motohealth Care	61 210	60 644	0.9	7.5	7.5	198.7	188.5	5.4	868	767	13.1	586	14	42	665	11	60	(30.8)
1241	Naspers Medical Fund	22 915	20 470	11.9	7.8	7.7	221.3	213.1	3.8	484	450	7.7	11	17	1	21	21	1	(34.6)
1469	Nedgroup Medical Aid Scheme	67 376	60 964	10.5	7.5	7.4	196.6	182.6	7.7	460	434	6.0	763	17	45	728	19	38	17.2
1584	Netcare Medical Scheme	31 079	29 916	3.9	4.3	4.3	150.8	143.5	5.1	286	422	(32.2)	-	13	-	-	15	-	-
1214	Old Mutual Staff Medical Aid Fund	42 564	38 838	9.6	8.0	8.1	199.0	190.7	4.4	411	366	12.3	722	13	56	589	10	59	(5.7)
1441	Parmed Medical Aid Scheme	9 725	8 803	10.5	4.6	4.3	331.7	307.6	7.8	290	314	(7.5)	-	4	-	19	14	1	(100.0)
1515	PG Bison Medical Aid Society	-	1 204	(100.0)	-	26.5	-	739.8	(100.0)	-	180	(100.0)	-	9	-	-	9	-	-
1186	PG Group Medical Scheme	3 240	3 071	5.5	5.3	5.5	198.8	189.7	4.8	118	109	9.0	5	8	1	-	11	-	100.0
1563	Pick n Pay Medical Scheme	19 968	19 090	4.6	7.0	7.1	216.6	204.3	6.0	386	365	5.6	-	12	-	-	8	-	-
1583	Platinum Health	71 477	59 622	19.9	6.8	7.2	93.1	97.3	(4.3)	1 099	1 036	6.1	383	15	26	392	19	21	23.6
1194	Profmed	145 137	123 499	17.5	11.9	11.1	403.4	362.9	11.2	1 116	783	42.5	2 861	10	286	2 400	10	240	19.2
1516	Quantum Medical Aid Society	13 277	14 106	(5.9)	8.6	9.1	212.7	204.9	3.8	356	286	24.5	-	11	-	-	9	-	-
1201	Rand Water Medical Scheme	7 984	7 495	6.5	4.6	4.6	209.3	196.7	6.4	453	402	12.8	-	20	-	-	15	-	-
1430	Remedi Medical Aid Scheme	46 554	42 404	9.8	5.8	5.9	188.4	177.1	6.4	514	540	(4.7)	-	12	-	-	15	-	-
1176	Retail Medical Scheme	23 431	20 873	12.3	11.7	11.4	182.2	173.1	5.3	212	248	(14.5)	-	7	-	-	8	-	-
1013	Rhodes University Medical Scheme	2 651	2 519	5.2	6.4	6.6	199.6	191.4	4.3	115	85	35.2	-	7	-	1	6	0	(100.0)
1209	SA Breweries Medical Aid Scheme (SABMAS)	25 130	23 246	8.1	7.0	6.8	216.0	202.1	6.9	321	296	8.3	249	12	21	-	14	-	100.0
1424	SABC Medical Aid Scheme	12 950	11 561	12.0	4.7	4.8	219.7	206.7	6.3	303	239	26.5	284	12	24	413	11	38	(36.8)
1038	SAMWUMed	56 943	52 383	8.7	5.0	4.9	122.7	107.6	14.0	658	519	26.8	1 201	22	55	1 151	17	68	(19.4)
1234	Sasolmed	69 026	67 731	1.9	4.7	4.6	202.1	189.1	6.9	398	381	4.5	315	27	12	283	27	10	11.4
1531	SEDMED	2 178	2 235	(2.6)	6.9	7.9	195.1	203.4	(4.1)	594	929	(36.1)	-	19	-	-	19	-	-
1568	Sisonke Health Medical Scheme	22 182	21 433	3.5	8.4	8.4	225.4	218.9	3.0	183	179	2.7	155	12	13	163	8	20	(36.6)
1580	South African Police Service Medical Scheme (POLMED)	361 327	331 972	8.8	4.7	4.7	175.0	158.6	10.3	1 441	1 640	(12.1)	2 251	16	141	1 780	15	119	18.5
1578	TFG Medical Aid Scheme	7 169	6 719	6.7	6.3	6.5	207.9	197.0	5.5	180	169	6.5	-	6	-	-	8	-	-
1544	Tiger Brands Medical Scheme	10 162	10 088	0.7	4.6	4.8	196.0	193.9	1.1	215	208	3.8	-	14	-	1	13	0	(100.0)
1582	Transmed Medical Fund	86 464	89 193	(3.1)	10.2	8.3	177.4	157.8	12.4	992	921	7.8	1 017	18	56	1 536	17	90	(37.5)
1579	Tsogo Sun Group Medical Scheme	12 181	11 350	7.3	8.9	8.8	216.0	205.5	5.1	385	426	(9.5)	-	8	-	-	9	-	-
1597	Umvuzo Health Medical Scheme	60 995	56 592	7.8	9.5	9.8	187.5	172.4	8.8	467	445	4.8	630	10	63	713	15	48	32.7
1520	University of KwaZulu-Natal Medical Scheme	8 981	8 407	6.8	6.3	6.4	223.4	210.1	6.3	277	251	10.2	3	13	0	6	13	0	(53.4)
1282	University of the Witwatersrand Staff Medical Aid Fund	8 645	8 677	(0.4)	6.2	6.1	248.2	245.4	1.1	212	206	3.0	72	12	6	95	13	7	(17.6)
1291	Witbank Coalfields Medical Aid Scheme	22 046	19 280	14.3	5.3	4.8	185.6	155.2	19.6	510	474	7.5	102	16	6	90	19	5	34.4
1293	Wooltru Healthcare Fund	24 214	22 414	8.0	8.6	8.8	209.3	203.3	3.0	432	432	0.2	39	11	4	37	12	3	15.7
Sub-total: registered restricted schemes		3 558 080	3 264 984	9.0	5.8	5.6	182.8	167.4	9.2	26 996	25 942	4.1	27 793	766	54	28 656	775	56	(3.8)
Total registered schemes		11 002 384	10 240 130	7.4	7.3	7.3	233.1	218.8	6.5	54 381	54 462	(0.1)	70 710	960	100	65 143	976	91	9.0

ANNEXURE V: SELECTED NON-HEALTHCARE EXPENDITURE: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015

Ref. no.	Name of medical scheme	Principal officer fees (note a)			Broker costs (note b), marketing and advertising expenditure								
		2015 R'000	2014 R'000	% change	2015 R'000	2014 R'000	% change	2015 Net growth members (note c)	% Net member growth (note c)	2015 As % of GCI	2015 pampm R	2014 pampm R	% change
1145	LA-Health Medical Scheme	2 177	2 329	(6.5)	43 868	37 813	16.0	4 552	8.7	1.9	65.6	61.7	6.3
1197	Libcare Medical Scheme	153	-	100.0	7	4	67.5	-153	(2.5)	-	0.1	0.1	-
1599	Lonmin Medical Scheme	-	-	-	1 228	-	100.0	-4 780	(22.8)	0.8	6.0	-	100.0
1547	Malcor Medical Scheme	458	334	37.3	397	282	40.8	67	1.3	0.2	6.5	4.7	38.3
1495	Massmart Health Plan	-	-	-	-	4	(100.0)	-	-	-	-	0.1	(100.0)
1039	MBMed Medical Aid Fund	100	-	100.0	-	-	-	-	-	-	-	-	-
1548	Medipos Medical Scheme	-	-	-	307	383	(20.0)	-77	(0.6)	0.1	2.0	2.7	(25.9)
1105	Metropolitan Medical Scheme	474	450	5.4	-	-	-	-	-	-	-	-	-
1600	Motohealth Care	1 878	1 757	6.9	6 223	8 624	(27.8)	-1 114	(4.2)	0.8	20.2	26.8	(24.6)
1241	Naspers Medical Fund	634	814	(22.1)	324	-	100.0	530	6.4	0.1	3.1	-	100.0
1469	Nedgroup Medical Aid Scheme	1 991	1 782	11.7	-	-	-	-	-	-	-	-	-
1584	Netcare Medical Scheme	420	397	5.9	-	-	-	-	-	-	-	-	-
1214	Old Mutual Staff Medical Aid Fund	2 031	2 207	(8.0)	-	-	-	-	-	-	-	-	-
1441	Parmed Medical Aid Scheme	773	730	6.0	-	-	-	-	-	-	-	-	-
1515	PG Bison Medical Aid Society	-	34	(100.0)	-	-	-	-	-	-	-	-	-
1186	PG Group Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1563	Pick n Pay Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1583	Platinum Health	1 699	1 760	(3.5)	2 246	3 246	(30.8)	9 977	18.7	0.2	2.9	5.3	(45.3)
1194	Profmed	2 749	2 599	5.8	21 043	18 806	11.9	1 695	5.9	1.7	58.5	55.3	5.8
1516	Quantum Medical Aid Society	264	252	4.8	113	-	100.0	-191	(3.6)	0.1	1.8	-	100.0
1201	Rand Water Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1430	Remedi Medical Aid Scheme	1 835	1 628	12.7	423	10	4 228.8	674	3.3	0.1	1.7	-	100.0
1176	Retail Medical Scheme	-	-	-	222	-	100.0	723	7.0	0.1	1.7	-	100.0
1013	Rhodes University Medical Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1209	SA Breweries Medical Aid Scheme (SABMAS)	-	-	-	-	-	-	-	-	-	-	-	-
1424	SABC Medical Aid Scheme	-	-	-	-	-	-	-	-	-	-	-	-
1038	SAMWUMed	2 187	2 056	6.4	9 763	5 271	85.2	-2 232	(5.5)	0.9	21.0	10.8	94.4
1234	Sasolmed	-	-	-	-	-	-	-	-	-	-	-	-
1531	SEDMED	-	-	-	703	564	24.6	21	2.3	2.2	63.0	51.3	22.8
1568	Sisonke Health Medical Scheme	933	1 613	(42.2)	718	342	110.2	296	3.7	0.3	7.3	3.5	108.6
1580	South African Police Service Medical Scheme (POLMED)	5 744	5 365	7.1	12	35	(64.1)	-1 554	(0.9)	-	-	-	-
1578	TFG Medical Aid Scheme	-	-	-	65	-	100.0	61	2.1	0.1	1.9	-	100.0
1544	Tiger Brands Medical Scheme	-	-	-	1	41	(97.6)	2	-	-	-	0.8	(100.0)
1582	Transmed Medical Fund	3 345	3 147	6.3	2 512	2 319	8.3	-6 887	(15.4)	0.3	5.2	4.1	26.8
1579	Tsogo Sun Group Medical Scheme	-	-	-	98	-	100.0	134	2.9	0.1	1.7	-	100.0
1597	Umvuzo Health Medical Scheme	3 267	3 075	6.2	30 045	28 778	4.4	-892	(3.3)	4.7	92.3	87.7	5.2
1520	University of KwaZulu-Natal Medical Scheme	436	402	8.3	79	-	100.0	29	0.9	0.1	2.0	-	100.0
1282	University of the Witwatersrand Staff Medical Aid Fund	75	151	(50.3)	110	-	100.0	-14	(0.5)	0.1	3.2	-	100.0
1291	Witbank Coalfields Medical Aid Scheme	1 700	1 483	14.6	2 205	2 034	8.4	-	-	0.5	18.6	16.4	13.4
1293	Wooltru Healthcare Fund	583	550	6.0	-	-	-	-	-	-	-	-	-
Sub-total: registered restricted schemes		50 134	47 112	6.4	297 621	262 600	13.3	-5 081	(0.4)	0.6	17.6	16.2	8.6
Total registered schemes		97 536	91 488	6.6	2 702 127	2 287 497	18.1	26 638	0.7	1.9	60.6	52.8	14.8

ANNEXURE V: SELECTED NON-HEALTHCARE EXPENDITURE: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015

Notes:

- a Principal officer fees include curator fees in respect of those schemes which incurred such expenditure.
- b Broker costs include all broker service fees and other distribution costs paid.
- c Net member growth was calculated only on those schemes who incurred broker fees, marketing and advertising expenditure.
- d The amalgamated entities' net membership growth during the current year is inclusive of growth through amalgamations.

Prior year figures have been restated.

GAE = Gross Administration Expenditure

GCI = Gross Contribution Income

PMSA = Personal Medical Savings Account

pampm = per average member per month

The following schemes amalgamated in 2014:

- Pharos Medical Plan amalgamated with Topmed Medical Scheme on 1 January 2014.
- Altron Medical Aid Scheme amalgamated with Discovery Health Medical Scheme on 1 January 2014.
- Afrox Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.
- PG Bison Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.

ANNEXURE X: DEMOGRAPHIC PROFILE: REGISTERED SCHEMES FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

Ref. no	Name of medical scheme	Average beneficiaries			Average age per beneficiary			Pensioner ratio			(incl. accredited managed healthcare services) a)			Net healthcare result			Solvency ratio		
		2015	2014	% change	2015 Years	2014 Years	% change	2015 %	2014 %	% change	2015 As % of RCI	2014 As % of RCI	% change	2015 R'000	2014 R'000	% change	2015 %	2014 %	% change
1599	Lonmin Medical Scheme	20 156	24	(15.4)	35.4	36.5	(3.0)	-	-	-	106.0	94.9	11.7	(22 188)	(6 055)	(266.5)	26.0	26.4	(1.5)
1547	Malcor Medical Scheme	12 135	11 934	1.7	32.4	32.6	(0.6)	5.9	5.9	-	105.5	106.4	(0.8)	(27 069)	(25 518)	(6.1)	25.7	25.0	2.8
1495	Massmart Health Plan	15 146	9 655	56.9	28.5	29.1	(2.1)	1.1	1.5	(26.7)	85.9	83.7	2.6	13 307	12 758	4.3	58.5	67.6	(13.5)
1039	MBMed Medical Aid Fund	9 674	9 040	7.0	28.9	28.6	1.0	5.1	4.7	8.5	86.9	88.5	(1.8)	10 583	7 407	42.9	81.6	80.6	1.2
1548	Medipos Medical Scheme	25 482	24 660	3.3	35.7	35.5	0.6	12.0	12.1	(0.8)	101.0	98.5	2.5	(29 818)	(18 483)	(61.3)	120.6	130.5	(7.6)
1105	Metropolitan Medical Scheme	10 541	14 582	(27.7)	32.1	27.6	16.3	7.6	4.6	65.2	105.1	97.5	7.8	(22 265)	(10 983)	(102.7)	69.2	60.8	13.8
1600	Motohealth Care	56 024	58 779	(4.7)	34.1	33.9	0.6	10.0	9.6	4.2	94.5	95.8	(1.4)	(26 379)	(36 780)	28.3	54.4	53.5	1.7
1241	Naspers Medical Fund	16 352	15 454	5.8	29.2	29.9	(2.3)	5.6	5.8	(3.4)	89.5	87.0	2.9	2 200	7 117	(69.1)	53.3	54.9	(2.9)
1469	Nedgroup Medical Aid Scheme	51 874	51 266	1.2	32.7	32.4	0.9	9.6	9.3	3.2	95.2	100.8	(5.6)	(28 441)	(67 414)	57.8	35.1	32.3	8.7
1584	Netcare Medical Scheme	37 656	38 442	(2.0)	29.1	29.3	(0.7)	3.6	3.4	5.9	98.6	97.2	1.4	(22 652)	(13 502)	(67.8)	34.3	32.3	6.2
1214	Old Mutual Staff Medical Aid Fund	32 860	31 838	3.2	32.1	32.5	(1.2)	8.6	8.8	(2.3)	89.3	91.9	(2.8)	6 607	(3 776)	275.0	41.2	40.2	2.5
1441	Parmed Medical Aid Scheme	5 029	5 087	(1.1)	48.2	47.4	1.7	28.9	27.8	4.0	93.6	90.7	3.2	4 473	9 297	(51.9)	80.5	76.1	5.8
1515	PG Bison Medical Aid Society	-	798	(100.0)	-	-	-	-	-	-	-	153.4	(100.0)	-	(3 629)	100.0	-	-	-
1186	PG Group Medical Scheme	2 896	2 869	0.9	32.5	33.0	(1.5)	9.6	10.3	(6.8)	105.9	110.1	(3.8)	(5 888)	(7 373)	20.2	84.1	95.3	(11.8)
1563	Pick n Pay Medical Scheme	16 123	16 248	(0.8)	29.7	29.5	0.7	3.8	3.8	-	103.7	100.2	3.5	(28 197)	(19 585)	(44.0)	98.1	97.1	1.0
1583	Platinum Health	98 776	80 903	22.1	33.2	32.7	1.5	1.7	1.8	(5.6)	96.3	93.6	2.9	(34 548)	(7 281)	(374.5)	23.6	28.3	(16.6)
1194	Profmed	66 661	65 137	2.3	40.2	39.9	0.8	15.3	14.7	4.1	90.0	86.7	3.8	(31 404)	17 188	(282.7)	53.0	54.9	(3.5)
1516	Quantum Medical Aid Society	10 714	11 932	(10.2)	32.6	32.2	1.2	9.1	8.5	7.1	96.1	97.6	(1.5)	(8 442)	(11 374)	25.8	94.7	94.6	0.1
1201	Rand Water Medical Scheme	8 503	8 428	0.9	30.8	33.1	(6.9)	6.3	6.5	(3.1)	89.1	87.9	1.4	10 841	12 190	(11.1)	92.9	85.9	8.1
1430	Remedi Medical Aid Scheme	46 166	44 654	3.4	29.0	29.1	(0.3)	4.7	4.6	2.2	90.5	92.0	(1.6)	26 255	12 830	104.6	72.3	72.5	(0.3)
1176	Retail Medical Scheme	19 041	17 910	6.3	29.1	29.2	(0.3)	3.1	3.4	(8.8)	93.0	79.9	16.4	(10 130)	13 843	(173.2)	94.1	102.1	(7.8)
1013	Rhodes University Medical Scheme	2 294	2 268	1.1	39.3	39.6	(0.8)	16.7	16.3	2.5	87.6	92.9	(5.7)	2 488	190	1 211.4	115.1	110.1	4.5
1209	SA Breweries Medical Aid Scheme (SABMAS)	21 793	21 741	0.2	29.1	29.1	-	4.7	4.8	(2.1)	94.9	90.6	4.7	(8 300)	6 077	(236.6)	80.3	83.1	(3.4)
1424	SABC Medical Aid Scheme	10 632	10 146	4.8	34.1	34.0	0.3	10.6	10.5	1.0	85.3	85.6	(0.4)	21 247	18 003	18.0	76.8	60.8	26.3
1038	SAMWUMed	86 877	91 970	(5.5)	30.7	30.3	1.3	3.4	3.2	6.2	82.1	79.1	3.8	143 807	168 190	(14.5)	80.8	68.1	18.6
1234	Sasolmed	76 228	79 062	(3.6)	30.2	30.0	0.7	5.2	4.8	8.3	96.7	90.7	6.6	(20 567)	69 069	(129.8)	49.5	48.6	1.9
1531	SEDMED	2 060	2 037	1.1	43.7	43.8	(0.2)	23.2	23.2	-	107.5	109.6	(1.9)	(5 264)	(5 499)	4.3	43.1	48.2	(10.6)
1568	Sisonke Health Medical Scheme	17 828	17 959	(0.7)	30.6	30.5	0.3	1.9	1.8	5.6	91.6	91.0	0.7	125	1 577	(92.1)	66.1	66.4	(0.5)
1580	South African Police Service Medical Scheme (POLMED)	492 221	497 068	(1.0)	26.8	26.6	0.8	2.8	2.7	3.7	95.4	95.7	(0.3)	(8 868)	(32 763)	72.9	51.1	50.6	1.0
1578	TFG Medical Aid Scheme	6 177	6 077	1.6	31.2	31.2	-	6.5	6.5	-	78.4	75.7	3.6	17 545	18 110	(3.1)	96.1	68.7	39.9
1544	Tiger Brands Medical Scheme	9 634	9 786	(1.6)	40.4	40.5	(0.2)	19.1	19.2	(0.5)	98.9	98.0	0.9	(7 437)	(5 978)	(24.4)	53.1	55.2	(3.8)
1582	Transmed Medical Fund	68 008	81 042	(16.1)	51.0	48.8	4.5	37.1	33.0	12.4	105.3	94.3	11.7	(131 947)	(26 939)	(389.8)	14.1	22.0	(35.9)
1579	Tsogo Sun Group Medical Scheme	10 273	10 047	2.2	25.8	25.8	-	1.5	1.6	(6.3)	88.3	89.8	(1.7)	74	(1 448)	105.1	66.1	66.3	(0.3)
1597	Umvuzo Health Medical Scheme	56 369	55 743	1.1	27.9	28.2	(1.1)	0.3	0.3	-	81.2	81.2	-	44 953	37 021	21.4	31.6	25.8	22.5
1520	University of KwaZulu-Natal Medical Scheme	6 988	7 033	(0.6)	39.7	39.4	0.8	17.8	17.2	3.5	94.8	86.1	10.1	(3 123)	6 246	(150.0)	83.9	89.2	(5.9)
1282	University of the Witwatersrand Staff Medical Aid Fund	5 446	5 563	(2.1)	42.7	42.3	0.9	19.7	19.2	2.6	93.2	89.8	3.8	314	5 872	(94.7)	89.8	84.6	6.1
1291	Witbank Coalfields Medical Aid Scheme	25 456	26 552	(4.1)	29.5	29.3	0.7	5.0	4.7	6.4	93.8	93.3	0.5	(2 141)	1 842	(216.3)	110.0	105.6	4.2
1293	Wooltru Healthcare Fund	19 144	18 447	3.8	29.5	29.3	0.7	5.5	5.5	-	94.8	99.2	(4.4)	(9 496)	(20 419)	53.5	65.0	71.8	(9.5)
Sub-total: registered restricted schemes		3 863 135	3 920 304	(1.5)	30.5	30.2	1.0	6.1	5.9	3.4	94.9	94.8	0.1	(653 780)	(493 395)	(32.5)	37.5	37.8	(0.8)
Total registered schemes		8 775 618	8 786 033	(0.1)	32.3	32.1	0.6	7.7	7.3	5.5	91.4	90.8	0.7	(1 219 407)	(456 010)	(167.4)	32.6	33.2	(1.8)

Notes:

a Net relevant healthcare expenditure incurred (incl. accredited managed healthcare services) includes risk transfer arrangements.

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

The following schemes amalgamated in 2014:

- Pharos Medical Plan amalgamated with Topmed Medical Scheme on 1 January 2014.
- Altron Medical Aid Scheme amalgamated with Discovery Health Medical Scheme on 1 January 2014.
- Afrox Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.
- PG Bison Medical Aid Society amalgamated with Discovery Health Medical Scheme on 1 May 2014.

ANNEXURE Y:

ACCREDITED MANAGED HEALTHCARE SERVICES (NO TRANSFER OF RISK) PER OPTION: REGISTERED SCHEMES FOR THE YEAR ENDED 31 DECEMBER 2015

Ref. no.	Name of medical scheme	Benefit option name	Members 31/12/15	Beneficiaries 31/12/15	Average age pb Years	Pensioner ratio (>65 years) %	Net relevant healthcare expenditure incurred (incl. accredited managed healthcare services) (note b)			Accredited managed healthcare services (no transfer of risk)			Net income/(expense) on significant risk transfer arrangements			
							R'000	As % of RCI	pmpm R	R'000	As % of RCI	pmpm R	R'000	As % of RCI	pmpm R	
							Registered schemes – open									
1252	Bestmed Medical Scheme	Beat 1	5 572	11 345	35.1	7.4	85 021	78.5	1 271.5	3 697	3.4	55.3	245	0.2	3.7	
		Beat 2	22 252	45 724	29.3	3.0	351 921	83.7	1 317.9	15 672	3.7	58.7	998	0.2	3.7	
		Beat 3	7 165	14 711	35.7	10.8	182 218	83.5	2 119.3	6 134	2.8	71.3	1 204	0.6	14.0	
		Beat 4	5 578	11 922	42.2	15.7	273 696	106.3	4 088.9	5 894	2.3	88.1	981	0.4	14.7	
		Pace 1	27 385	66 307	33.3	6.8	885 379	85.5	2 694.2	26 172	2.5	79.6	4 379	0.4	13.3	
		Pace 2	10 876	20 681	49.7	29.8	593 580	95.6	4 548.1	12 348	2.0	94.6	1 756	0.3	13.5	
		Pace 3	6 552	13 549	48.7	28.4	394 594	96.5	5 018.7	7 941	1.9	101.0	1 075	0.3	13.7	
		Pace 4	3 614	6 071	57.3	40.4	309 982	97.8	7 147.7	4 868	1.5	112.3	582	0.2	13.4	
		Pulse 1	4 263	7 282	39.1	15.4	94 382	86.3	1 845.0	3 327	3.0	65.0	6 292	5.8	123.0	
		Pulse 2	1 009	1 313	73.7	82.5	71 458	124.8	5 901.7	1 065	1.9	87.9	(1 453)	(2.5)	(120.0)	
	Consolidated	94 266	198 905	37.1	12.5	3 242 230	91.3	2 866.2	87 120	2.5	77.0	16 059	0.5	14.2		
1512	Bonitas Medical Fund	BonCap	39 299	59 492	32.8	6.4	584 698	115.2	1 239.8	33 040	6.5	70.1	(5 835)	(1.1)	(12.4)	
		BonClassic	12 740	24 774	45.3	21.7	602 193	102.2	3 939.0	13 702	2.3	89.6	(973)	(0.2)	(6.4)	
		BonComprehensive	3 940	8 089	42.8	19.2	306 261	119.7	6 477.6	4 149	1.6	87.7	(1 566)	(0.6)	(33.1)	
		BonEssential	4 641	10 534	31.1	6.0	91 390	91.3	1 641.0	4 365	4.4	78.4	43	-	0.8	
		BonSave	30 815	72 764	27.4	2.8	737 678	87.1	1 994.9	32 021	3.8	86.6	(17 302)	(2.0)	(46.8)	
		Primary	65 421	157 835	27.4	2.7	1 706 085	87.7	2 173.2	67 102	3.5	85.5	(13 958)	(0.7)	(17.8)	
		Standard	138 632	320 896	33.0	7.1	5 905 095	93.5	3 549.6	147 086	2.3	88.4	(75 713)	(1.2)	(45.5)	
		Consolidated	295 488	654 384	31.6	6.2	9 933 399	94.1	2 801.4	301 464	2.9	85.0	(115 304)	(1.1)	(32.5)	
1034	Cape Medical Plan	Healthpact Premium	2 153	4 479	39.6	15.8	53 303	105.5	2 063.1	-	-	-	-	-	-	
		Healthpact Select	291	465	62.3	58.5	20 778	104.5	5 950.1	-	-	-	(60)	(0.3)	(17.1)	
		Healthpact Silver	3 339	7 169	35.9	10.1	81 725	108.5	2 039.7	-	-	-	-	-	-	
		Consolidated	5 783	12 113	38.3	14.1	155 806	106.9	2 245.2	-	-	-	(60)	(0.3)	(17.1)	
1491	Compcare Wellness Medical Scheme	Axis	809	1 527	45.0	19.8	23 186	108.9	2 388.3	598	2.8	61.6	(33)	(0.2)	(3.4)	
		Dynamix	1 405	2 863	46.5	24.9	78 504	102.3	4 656.2	1 238	1.6	73.4	(64)	(0.1)	(3.8)	
		Pinnacle	1 036	2 149	48.4	27.0	63 685	89.2	5 122.7	907	1.3	72.9	(46)	(0.1)	(3.7)	
		Mumed	3 596	7 310	32.5	7.3	108 499	96.9	2 514.3	3 035	2.7	70.3	(135)	(0.1)	(3.1)	
		Networx	7 003	8 139	25.6	0.3	27 623	75.4	328.7	4 640	12.7	55.2	(288)	(0.8)	(3.4)	
		Symmetry	2 472	5 356	41.1	17.0	112 992	87.9	3 809.1	2 181	1.7	73.5	(113)	(0.1)	(3.8)	
		Other*	-	-	-	-	(442)	-	-	-	-	-	-	-	-	-
		Consolidated	16 321	27 344	35.5	11.2	414 048	101.0	3 702.9	12 599	3.1	112.7	(678)	(0.2)	(6.1)	
1125	Discovery Health Medical Scheme	Classic Comprehensive	163 889	376 774	38.7	13.7	9 574 187	99.5	4 868.2	174 862	1.8	88.9	(54 034)	(0.6)	(27.5)	
		Classic Comprehensive Zero MSA	753	1 700	37.3	10.6	40 920	94.5	4 528.6	785	1.8	86.9	(450)	(1.0)	(49.8)	
		Classic Core	54 057	115 775	37.1	11.9	1 280 050	72.6	1 973.3	55 739	3.2	85.9	-	-	-	
		Classic Priority	100 080	230 166	35.0	9.1	3 277 971	81.8	2 729.5	105 682	2.6	88.0	-	-	-	
		Classic Saver	258 175	565 252	30.8	5.3	6 108 835	75.6	1 971.8	267 757	3.3	86.4	-	-	-	
		Coastal Core	87 022	191 498	35.8	9.8	1 802 130	82.7	1 725.7	88 982	4.1	85.2	-	-	-	
		Coastal Saver	181 052	412 879	32.0	5.8	4 103 158	85.8	1 888.6	187 572	3.9	86.3	-	-	-	
		Essential Comprehensive	20 388	40 810	43.1	22.2	863 900	82.8	3 531.1	21 745	2.1	88.9	(5 941)	(0.6)	(24.3)	
		Essential Core	35 434	74 106	33.9	7.9	612 781	70.4	1 441.1	34 605	4.0	81.4	-	-	-	

ANNEXURE Y: ACCREDITED MANAGED HEALTHCARE SERVICES (NO TRANSFER OF RISK) PER OPTION: REGISTERED SCHEMES FOR THE YEAR ENDED 31 DECEMBER 2015 (CONTINUED)

Ref. no.	Name of medical scheme	Benefit option name	Members 31/12/15	Beneficiaries 31/12/15	Average age pb Years	Pensioner ratio (>65 years) %	Net relevant healthcare expenditure incurred (incl. accredited managed healthcare services) (note b)			Accredited managed healthcare services (no transfer of risk)			Net income/(expense) on significant risk transfer arrangements		
							R'000	As % of RCI	pmpm R	R'000	As % of RCI	pmpm R	R'000	As % of RCI	pmpm R
		Consolidated	2 903	6 241	31.2	6.5	89 930	78.4	2 581.5	2 770	2.4	79.5	-	-	-
1544	Tiger Brands Medical Scheme	Mzansi Network Option	388	803	26.6	0.4	7 283	136.3	1 564.3	197	3.7	42.4	-	-	-
		Option 1	3 939	8 849	41.6	20.8	210 737	97.9	4 458.4	3 851	1.8	81.5	-	-	-
		Consolidated	4 327	9 652	40.4	19.1	218 021	98.9	4 198.8	4 048	1.8	78.0	-	-	-
1582	Transmed Medical Fund	Guardian	10 544	12 704	78.5	91.0	262 117	165.4	2 071.6	8 762	5.5	69.2	-	-	-
		Private Network Saver	3 845	5 968	55.8	35.4	229 889	100.9	4 982.4	5 013	2.2	108.7	-	-	-
		State Plus Network	2 862	5 784	40.9	14.9	25 179	57.8	733.1	2 422	5.6	70.5	-	-	-
		State Plus Own Choice	20 644	38 242	42.6	22.8	378 613	90.0	1 528.3	14 654	3.5	59.2	-	-	-
		Consolidated	37 895	62 698	51.0	37.1	895 798	105.3	1 969.9	30 851	3.6	67.8	-	-	-
1579	Tsogo Sun Group Medical Scheme	Classic Comprehensive	1 131	2 659	31.2	5.5	48 253	119.0	3 555.3	980	2.4	72.2	(308)	(0.8)	(22.7)
		Classic Saver	3 634	7 766	23.9	0.2	44 498	69.0	1 020.4	2 972	4.6	68.1	(116)	(0.2)	(2.7)
		Consolidated	4 765	10 425	25.8	1.5	92 751	88.3	1 622.1	3 951	3.8	69.1	(424)	(0.4)	(7.4)
1597	Umvuzo Health Medical Scheme	Standard	6 938	15 017	28.9	0.4	143 707	84.6	1 726.1	4 800	2.8	57.6	18 825	11.1	226.1
		Supreme	9 754	24 475	25.2	0.3	242 641	73.8	2 073.0	4 248	1.3	36.3	137	-	1.2
		Ultra Affordable	9 393	14 850	31.3	0.2	126 351	95.5	1 121.0	2 824	2.1	25.1	13 385	10.1	118.7
		Extreme	285	691	24.4	0.4	8 721	79.2	2 550.1	190	1.7	55.4	(41)	(0.4)	(12.1)
		Consolidated	26 370	55 033	27.9	0.3	521 420	81.2	1 647.8	12 061	1.9	38.1	32 305	5.0	102.1
1520	University of KwaZulu-Natal Medical Scheme	Savings Plus Plan	3 359	6 934	39.7	17.8	108 228	94.8	2 685.0	3 376	3.0	83.7	(169)	(0.1)	(4.2)
		Consolidated	3 359	6 934	39.7	17.8	108 228	94.8	2 685.0	3 376	3.0	83.7	(169)	(0.1)	(4.2)
1282	University of the Witwatersrand Staff Medical Aid Fund	University of Witwatersrand Staff Medical Aid	2 889	5 422	42.7	19.7	130 425	93.2	3 762.1	3 556	2.5	102.6	(518)	(0.4)	(14.9)
		Consolidated	2 889	5 422	42.7	19.7	130 425	93.2	3 762.1	3 556	2.5	102.6	(518)	(0.4)	(14.9)
1291	Witbank Coalfields Medical Aid Scheme	Comprehensive option	7 178	18 584	30.7	6.6	266 824	93.9	3 097.7	3 063	1.1	35.6	-	-	-
		Yebomed	2 511	6 444	26.1	0.2	37 797	93.4	1 254.4	-	-	-	-	-	-
		Consolidated	9 689	25 028	29.5	5.0	304 622	93.8	2 620.0	3 063	1.1	35.6	-	-	-
1293	Wooltru Healthcare Fund	Core Option	809	1 269	28.5	7.1	9 920	88.3	1 021.8	-	-	-	(535)	(4.8)	(55.1)
		Extended Option	690	1 414	44.2	21.7	44 857	111.4	5 417.6	521	1.3	62.9	1 603	4.0	193.6
		Plus Option	8 391	16 837	28.4	4.1	212 119	92.2	2 106.6	6 073	2.6	60.3	(2 855)	(1.2)	(28.4)
		Consolidated	9 890	19 520	29.5	5.5	266 896	94.8	2 248.9	6 594	2.4	60.5	(1 787)	(0.6)	(15.1)
Sub-total: registered restricted schemes			1 623 790	3 871 070	30.5	6.1	56 141 467	94.9	2 881.2	1 309 795	2.2	68.4	145 371	0.6	17.6
Total registered schemes			3 950 927	8 809 523	32.3	7.7	124 957 625	91.4	2 635.6	3 505 017	2.6	75.0	11 918	-	0.5

Notes:

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

b Net relevant healthcare expenditure incurred (incl. accredited managed healthcare services) includes risk transfer arrangements.

RCI = Risk Contribution Income

pmpm = per member per month

pb = per beneficiary

ANNEXURE Z: SIGNIFICANT RISK TRANSFER ARRANGEMENTS (EXCLUDING COMMERCIAL REINSURANCE) PER OPTION: REGISTERED SCHEMES FOR THE YEAR ENDED 31 DECEMBER 2015 (CONTINUED)

Ref. no.	Name of medical scheme	Benefit option name	Members 31/12/15	Beneficiaries 31/12/15	Average age pb Years	Pensioner ratio (>65 years) %	Capitation fees paid			Estimated claims recoveries			Profit/(loss) sharing			Net income/(expense) on significant risk transfer arrangements			Net income / (expense) capitation fees
							R'000	As % of RCI	pmpm R	R'000	As % of RCI	pmpm R	R'000	As % of RCI	pmpm R	R'000	As % of RCI	pmpm R	
1582	Transmed Medical Fund	Consolidated	4 327	9 652	40.4	19.1	-	-	-	-	-	-	-	-	-	-	-	-	-
		Guardian	10 544	12 704	78.5	91.0	-	-	-	-	-	-	-	-	-	-	-	-	-
		Private Network Saver	3 845	5 968	55.8	35.4	-	-	-	-	-	-	-	-	-	-	-	-	-
		State Plus Network	2 862	5 784	40.9	14.9	-	-	-	-	-	-	-	-	-	-	-	-	-
		State Plus Own Choice	20 644	38 242	42.6	22.8	-	-	-	-	-	-	-	-	-	-	-	-	-
		Consolidated	37 895	62 698	51.0	37.1	-	-	-	-	-	-	-	-	-	-	-	-	
1579	Tsogo Sun Group Medical Scheme	Classic Comprehensive	1 131	2 659	31.2	5.5	706	1.7	52.0	397	1.0	29.3	-	-	-	(308)	(0.8)	(22.7)	(43.7)
		Classic Saver	3 634	7 766	23.9	0.2	252	0.4	5.8	136	0.2	3.1	-	-	-	(116)	(0.2)	(2.7)	(45.9)
		Consolidated	4 765	10 425	25.8	1.5	958	0.9	16.7	533	0.5	9.3	-	-	-	(424)	(0.4)	(7.4)	(44.3)
1597	Umvuzo Health Medical Scheme	Standard	6 938	15 017	28.9	0.4	57 011	33.6	684.8	75 835	44.6	910.9	-	-	-	18 825	11.1	226.1	33.0
		Supreme	9 754	24 475	25.2	0.3	2 354	0.7	20.1	2 491	0.8	21.3	-	-	-	137	-	1.2	5.8
		Ultra Affordable	9 393	14 850	31.3	0.2	61 874	46.8	548.9	75 259	56.9	667.7	-	-	-	13 385	10.1	118.7	21.6
		Extreme	285	691	24.4	0.4	60	0.5	17.5	19	0.2	5.4	-	-	-	(41)	(0.4)	(12.1)	(69.1)
		Consolidated	26 370	55 033	27.9	0.3	121 298	18.9	383.3	153 604	23.9	485.4	-	-	-	32 305	5.0	102.1	26.6
1520	University of KwaZulu-Natal Medical Scheme	Savings Plus Plan	3 359	6 934	39.7	17.8	1 512	1.3	37.5	1 344	1.2	33.3	-	-	-	(169)	(0.1)	(4.2)	(11.1)
		Consolidated	3 359	6 934	39.7	17.8	1 512	1.3	37.5	1 344	1.2	33.3	-	-	-	(169)	(0.1)	(4.2)	(11.1)
1282	University of the Witwatersrand Staff Medical Aid Fund	University of Witwatersrand Staff Medical Aid	2 889	5 422	42.7	19.7	1 828	1.3	52.7	1 310	0.9	37.8	-	-	-	(518)	(0.4)	(14.9)	(28.3)
		Consolidated	2 889	5 422	42.7	19.7	1 828	1.3	52.7	1 310	0.9	37.8	-	-	-	(518)	(0.4)	(14.9)	(28.3)
1291	Witbank Coalfields Medical Aid Scheme	Comprehensive option	7 178	18 584	30.7	6.6	-	-	-	-	-	-	-	-	-	-	-	-	-
		Yebomed	2 511	6 444	26.1	0.2	37 797	93.4	1 254.4	37 797	93.4	1 254.4	-	-	-	-	-	-	-
		Consolidated	9 689	25 028	29.5	5.0	37 797	93.4	1 254.4	37 797	93.4	1 254.4	-	-	-	-	-	-	-
1293	Wooltru Healthcare Fund	Core Option	809	1 269	28.5	7.1	9 920	88.3	1 021.8	9 385	83.5	966.7	-	-	-	(535)	(4.8)	(55.1)	(5.4)
		Extended Option	690	1 414	44.2	21.7	999	2.5	120.7	2 579	6.4	311.5	23	0.1	2.7	1 603	4.0	193.6	160.4
		Plus Option	8 391	16 837	28.4	4.1	11 654	5.1	115.7	8 535	3.7	84.8	264	0.1	2.6	(2 855)	(1.2)	(28.4)	(24.5)
		Consolidated	9 890	19 520	29.5	5.5	22 573	8.0	190.2	20 499	7.3	172.7	287	0.1	2.6	(1 787)	(0.6)	(15.1)	(7.9)
Sub-total: registered restricted schemes			1 623 790	3 871 070	30.5	6.1	1 040 302	4.5	125.2	1 180 012	5.1	142.1	5 661	0.4	9.9	145 371	0.6	17.6	14.0
Total registered schemes			3 950 927	8 809 523	32.3	7.7	3 075 818	4.5	130.2	3 080 528	4.5	130.4	7 208	-	1.1	11 918	-	0.5	0.4

Notes:

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

RCI = Risk Contribution Income

pmpm = per member per month

pb = per beneficiary

ANNEXURE AC:

ADMINISTRATOR MARKET SHARE AND RELEVANT CASH FLOWS UNDER THEIR ADMINISTRATION FOR THE YEARS ENDED 31 DECEMBER 2014-2015

Administrator name	No. of medical schemes	Average members (note a)	Average beneficiaries (note a)		No. of medical schemes	Average beneficiaries		Gross Contribution Income (GCI)						Net relevant healthcare expenditure incurred					
	2015	2015	2015	2015 %	2014	2014	2014 %	2015 R'000	2015 pabpm R	2015 %	2014 R'000	2014 pabpm R	2014 %	2015 R'000	2015 pabpm R	2015 %	2014 R'000	2014 pabpm R	2014 %
Agility Global Health Solutions Africa (Pty) Ltd	2	39 821	78 637	0.7	2	27 960	0.3	1 491 910	1 581.0	1.0	974 166	2 903.5	0.7	1 224 334	1 297.5	1.0	811 123	2 417.5	0.7
Discovery Health (Pty) Ltd	15	1 403 264	2 986 167	28.3	13	2 838 473	26.7	55 213 002	1 540.8	36.4	49 505 747	1 453.4	35.3	38 827 042	1 083.5	31.1	34 184 496	1 003.6	29.7
Eternity Private Health Fund Administrators (Pty) Ltd	1	25 176	46 184	0.4	2	59 348	0.6	961 379	1 734.7	0.6	1 165 981	1 637.2	0.8	831 967	1 501.2	0.7	1 021 123	1 433.8	0.9
Medscheme Holdings (Pty) Ltd	13	1 150 176	2 818 161	26.7	15	2 946 240	27.7	46 838 308	1 385.0	30.9	43 918 433	1 242.2	31.3	16 645 313	1 325.6	13.3	15 594 381	1 172.4	13.5
Methealth (Pty) Ltd	4	23 957	49 908	0.5	4	53 499	0.5	832 466	1 390.0	0.5	806 840	1 256.8	0.6	782 112	1 305.9	0.6	746 728	1 163.1	0.6
Metropolitan Health Corporate (Pty) Ltd	9	1 016 217	2 602 919	24.7	10	2 683 882	25.3	13 479 251	1 351.5	8.9	12 671 254	1 248.0	9.0	38 844 399	1 243.6	31.1	36 900 012	1 145.7	32.0
Momentum Medical Scheme Administrators (Pty) Ltd	4	162 799	321 535	3.0	4	304 960	2.9	4 552 536	1 179.9	3.0	4 139 979	1 131.3	3.0	3 677 421	953.1	2.9	3 277 414	895.6	2.8
Prime Med Administrators (Pty) Ltd	1	17 172	37 656	0.4	1	38 442	0.4	729 473	1 614.3	0.5	696 225	1 509.3	0.5	611 317	1 352.9	0.5	575 123	1 246.7	0.5
Private Health Administrators (Pty) Ltd	2	25 814	52 381	0.5	2	48 189	0.5	846 382	1 346.5	0.6	758 766	1 312.1	0.5	730 583	1 162.3	0.6	660 496	1 142.2	0.6
Professional Provident Society Healthcare Administrators (Pty) Ltd	2	65 783	142 385	1.3	2	140 070	1.3	3 071 305	1 797.5	2.0	2 898 391	1 724.4	2.1	2 725 309	1 595.0	2.2	2 444 062	1 454.1	2.1
Providence Healthcare Risk Managers (Pty) Ltd	5	27 475	59 856	0.6	5	67 719	0.6	650 874	906.2	0.4	691 869	851.4	0.5	562 813	783.6	0.5	606 962	746.9	0.5
Sechaba Medical Solutions (Pty) Ltd	1	52 767	126 822	1.2	1	124 626	1.2	2 304 769	1 514.4	1.5	2 186 769	1 462.2	1.6	2 035 882	1 337.8	1.6	1 792 854	1 198.8	1.6
Self-administered	13	352 444	711 316	6.7	13	699 296	6.6	11 431 639	1 339.3	7.5	10 504 089	1 251.7	7.5	9 552 401	1 119.1	7.6	8 667 932	1 032.9	7.5
Strata Healthcare Management (Pty) Ltd	1	94 316	203 659	1.9	1	220 374	2.1	3 878 673	1 587.1	2.6	3 742 890	1 415.4	2.7	3 380 975	1 383.4	2.7	3 377 431	1 277.2	2.9
Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd	2	35 525	93 538	0.9	2	95 085	0.9	1 445 224	1 287.6	1.0	1 351 918	1 184.8	1.0	1 263 427	1 125.6	1.0	1 170 960	1 026.2	1.0
Universal Healthcare Administrators (Pty) Ltd	6	38 139	72 629	0.7	6	66 216	0.6	1 120 465	1 285.6	0.7	997 040	1 254.8	0.7	959 784	1 101.2	0.8	841 775	1 059.4	0.7
V Med Administrators (Pty) Ltd	2	62 025	126 067	1.2	3	197 902	1.9	2 482 763	1 641.2	1.6	2 949 743	1 242.1	2.1	2 050 562	1 355.5	1.6	2 401 204	1 011.1	2.1
Grand Total	84	4 603 915	10 547 404	100.0	88	10 623 842	100.0	151 625 523	1 439.8	100.0	140 205 740	1 329.8	100.0	124 957 625	1 186.6	100.0	115 292 672	1 093.5	100.0
Grand Total excluding Self-Administered Schemes	71	4 251 471	9 836 088	93.3	75	9 924 546	93.4	140 193 884	1 448.7	92.5	129 701 651	1 336.6	92.5	115 405 224	1 192.6	92.4	106 624 740	1 098.8	92.5

ANNEXURE AC: ADMINISTRATOR MARKET SHARE AND RELEVANT CASH FLOWS UNDER THEIR ADMINISTRATION FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

Administrator name	Gross administration expenditure (GAE)						Total fees received (incl. co-administration fees) in respect of various services				Administration fees received (incl. co-administration fees) in respect of administration services				Accredited managed healthcare services (no transfer of risk) received (incl. as co-administrator)			Accredited managed healthcare services (risk transfer arrangement) capitation fee received (incl. as co-administrator)			Total fees received			
	2015 R'000	2015 pabpm R	2015 As % of GCI	2014 R'000	2014 pabpm R	2014 As % of GCI	2015 R'000	2015 pabpm R	2015 pampm R	2015 As % of GCI	2015 R'000	2015 pabpm R	2015 pampm R	2015 As % of GCI	2015 R'000	2015 pabpm R	2015 pampm R	2015 R'000	2015 pabpm R	2015 pampm R	2015 R'000	2015 pabpm R	2015 pampm R	2015 As % of GCI
Agility Global Health Solutions Africa (Pty) Ltd	170 677	180.9	11.4	117 221	349.4	12.0	90 210	188.8	95.6	6.0	90 210	95.6	188.8	6.0	-	-	-	-	-	-	90 210	95.6	188.8	6.0
Discovery Health (Pty) Ltd	4 395 617	122.7	8.0	4 032 197	118.4	8.1	4 220 071	250.6	117.8	7.6	4 220 071	117.8	250.6	7.6	1 430 429	39.9	84.9	-	-	-	5 650 500	157.7	335.6	10.2
Eternity Private Health Fund Administrators (Pty) Ltd	101 616	183.4	10.6	110 656	155.4	9.5	82 157	271.9	148.2	8.5	82 157	148.2	271.9	8.5	20 353	36.7	67.4	-	-	-	102 510	185.0	339.3	10.7
Medscheme Holdings (Pty) Ltd	1 609 282	47.6	3.4	1 552 732	43.9	3.5	1 035 418	75.0	30.6	2.2	1 206 747	35.7	87.4	2.6	768 681	22.7	55.7	-	-	-	1 804 098	53.3	130.7	3.9
Methealth (Pty) Ltd	62 188	103.8	7.5	61 903	96.4	7.7	49 956	173.8	83.4	6.0	49 956	83.4	173.8	6.0	12 469	30.8	63.9	21 564	93.9	186.4	83 990	140.2	292.2	10.1
Metropolitan Health Corporate (Pty) Ltd	1 951 033	62.5	4.7	1 728 563	53.7	13.6	1 347 373	110.5	43.1	3.2	1 173 608	37.6	96.2	2.8	270 132	8.6	22.2	109 983	41.6	84.4	1 727 487	55.3	141.7	4.2
Momentum Medical Scheme Administrators (Pty) Ltd	376 716	97.6	8.3	344 001	94.0	8.3	342 932	175.5	88.9	7.5	341 483	88.5	174.8	7.5	86 261	22.4	44.2	-	-	-	429 194	111.2	219.7	9.4
Prime Med Administrators (Pty) Ltd	31 079	68.8	4.3	29 916	64.9	4.3	27 418	133.1	60.7	3.8	27 418	60.7	133.1	3.8	15 318	33.9	74.3	-	-	-	42 736	94.6	207.4	5.9
Private Health Administrators (Pty) Ltd	70 395	112.0	8.3	58 495	101.2	7.7	49 573	160.0	78.9	5.9	49 573	78.9	160.0	5.9	-	-	-	-	-	-	49 573	78.9	160.0	5.9
Professional Provident Society Healthcare Administrators (Pty) Ltd	282 726	165.5	9.2	252 861	150.4	8.7	167 042	211.6	97.8	5.4	167 042	97.8	211.6	5.4	19 040	21.0	44.3	-	-	-	186 082	108.9	235.7	6.1
Providence Healthcare Risk Managers (Pty) Ltd	47 268	65.8	7.3	52 181	64.2	7.5	33 687	102.2	46.9	5.2	33 687	46.9	102.2	5.2	11 996	26.6	59.4	-	-	-	45 683	63.6	138.6	7.0
Sechaba Medical Solutions (Pty) Ltd	215 678	141.7	9.4	198 446	132.7	9.1	151 795	239.7	99.7	6.6	151 795	99.7	239.7	6.6	40 210	26.4	63.5	-	-	-	192 005	126.2	303.2	8.3
Self-administered	806 432	94.5	7.1	761 045	90.7	7.2	-	-	-	-	-	-	-	-	38 281	16.2	34.3	-	-	-	38 281	4.5	9.1	0.3
Strata Healthcare Management (Pty) Ltd	378 218	154.8	9.8	378 912	143.3	10.1	326 483	288.5	133.6	8.4	326 483	133.6	288.5	8.4	75 075	30.7	66.3	-	-	-	401 557	164.3	354.8	10.4
Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd	142 691	127.1	9.9	124 403	109.0	9.2	83 214	195.2	74.1	5.8	83 214	74.1	195.2	5.8	-	-	-	-	-	-	83 214	74.1	195.2	5.8
Universal Healthcare Administrators (Pty) Ltd	100 076	114.8	8.9	88 791	111.7	8.9	77 559	169.5	89.0	6.9	77 541	89.0	169.4	6.9	1 037	9.0	20.0	-	-	-	78 595	90.2	171.7	7.0
V Med Administrators (Pty) Ltd	211 455	139.8	8.5	300 908	126.7	10.2	176 110	236.6	116.4	7.1	144 451	95.5	194.1	5.8	51 454	34.0	69.1	-	-	-	227 565	150.4	305.7	9.2
Grand Total	11 002 384	104.5	7.3	10 240 130	97.1	7.3	8 290 195	85.7	193.0	5.5	8 250 223	87.3	196.8	6.0	2 842 059	30.1	67.9	131 547	45.8	92.8	11 263 801	89.0	203.9	7.4
Grand Total excluding Self-Administered Schemes	10 195 952	105.4	7.3	9 479 085	97.7	7.3	8 290 195	85.7	193.0	5.9	8 250 223	87.3	196.8	6.0	2 803 778	30.5	68.8	131 547	45.8	92.8	11 225 520	95.1	220.0	8.0

ANNEXURE AC: ADMINISTRATOR MARKET SHARE AND RELEVANT CASH FLOWS UNDER THEIR ADMINISTRATION FOR THE YEARS ENDED 31 DECEMBER 2014-2015 (CONTINUED)

NOTES:

a Government Employees Medical Scheme (GEMS) had a joint administrator contract in place since 2012. Medscheme Holdings (Pty) Ltd was responsible for contribution and debt management as well as correspondence services, while Metropolitan Health Corporate (Pty) Ltd was responsible for member and claims management services as well as the provision of financial and operational information. The relevant cash flows per administrator were therefore adjusted as follows:

- Medscheme Holdings (Pty) Ltd: GEMS figures for membership and contributions were included in the cash flows under administration. In respect of the gross administration expenditure, only the GEMS administration fee was included in the cash flows under administration.

- Metropolitan Health Corporate (Pty) Ltd: GEMS figures for membership, claims and gross administration expenditure (excluding the Medscheme Holdings (Pty) Ltd administration fee) were included in the cash flows under operations.

* For purposes of calculating the Metropolitan Health Corporate (Pty) Ltd GAE as a % of GCI, the administration fees received as a % of GCI and accredited managed healthcare service fees received as a % of GCI, the GEMS GCI was taken into account.

As the GEMS membership information was reported under the two administrators, Medscheme Holdings (Pty) Ltd and Metropolitan Health Corporate (Pty) Ltd, it will differ from the membership information reported in the other Annexures.

Prior year figures have been restated.

GAE = Gross Administration Expenditure

GCI = Gross Contribution Income

pabpm = per average beneficiary per month

pampm = per average member per month

The number of medical schemes (83) is inclusive of all schemes that were in operation at any point during the year. The majority of schemes did not change administrators during the year 2015 (except the two schemes which changed administrators with effect from 1 January 2015). In 2014 three schemes changed administrators with effect 1 January 2013. Government Employees Medical Scheme (GEMS) had a joint administrator contract in place in 2014 and 2015. As at the end of December 2015, there were 83 registered schemes.

Where schemes changed administrators mid-year, the relevant months' data is included with the relevant administrator:

- Anglo Medical Scheme changed its administrator from Momentum Medical Scheme Administrators (Pty) Ltd to Discovery Health (Pty) Ltd with effect from 1 January 2014.

- BMW Employees Medical Aid Society changed its administrator from Medscheme Holdings (Pty) Ltd to Discovery Health (Pty) Ltd with effect from 1 February 2014.

- Massmart Health Plan changed its administrator from Medscheme Holdings (Pty) Ltd to Universal Healthcare Administrators (Pty) Ltd with effect from 1 January 2014.

- Medihelp obtained approval from the CMS to sell its administration business to Strata Healthcare Management (Pty) Ltd on 25 September 2013. Strata Healthcare Management (Pty) Ltd was accredited as an administrator on 5 December 2013 and Medihelp was administered by Strata Healthcare Management (Pty) Ltd from 1 January 2014.

EXPLANATORY NOTES

FOR THE YEAR ENDED 31 DECEMBER 2015

No medical scheme's name was changed during the 2015 financial year.

No new medical scheme was registered during the 2015 financial year.

No amalgamations took place during 2015.

No medical schemes were wound-up or deregistered during 2015.

The figures in the Annual Report are rounded off. The percentage change will therefore be different to those in the Annexures.

Bargaining Council Schemes, formerly known as Exempt Schemes, were excluded from the Annexures due to lack of information.

ANNEXURE AD:

LIST OF ACCREDITED ADMINISTRATORS AND THEIR ACCREDITED MANAGED CARE ORGANISATIONS FOR THE YEAR ENDED 31 DECEMBER 2015

The following administrators and related managed care organisations were accredited during the 2015 financial year:

Accredited administrator	Accredited managed care organisations
Agility Global Health Solutions Africa (Pty) Ltd	Agility Global Health Solutions - Africa (Pty) Ltd
	Knowledge Objects Healthcare (Pty) Ltd
	Knowledge Objects Solutions (Pty) Ltd
Allcare Administrators (Pty) Ltd	Allcare Administrators (Pty) Ltd
Discovery Health (Pty) Ltd	Discovery Health (Pty) Ltd
Eternity Private Health Fund Administrators (Pty) Ltd	Eternity Healthcare (Pty) Ltd
Medscheme Holdings (Pty) Ltd	Aid for Aids Management (Pty) Ltd
	Medscheme Holdings (Pty) Ltd
Methealth (Pty) Ltd	CareCross Health (Pty) Ltd
	Metropolitan Health Risk Management (Pty) Ltd
	One Care Health (Pty) Ltd
Metropolitan Health Corporate (Pty) Ltd	CareCross Health (Pty) Ltd
	Metropolitan Health Risk Management (Pty) Ltd
	One Care Health (Pty) Ltd
Momentum Medical Scheme Administrators (Pty) Ltd	Momentum Medical Schemes Administrators (Pty) Ltd
Prime Med Administrators (Pty) Ltd	Prime Cure Health (Pty) Ltd
Private Health Administrators (Pty) Ltd	Private Health Administrators
Professional Provident Society Healthcare Administrators (Pty) Ltd	Professional Provident Society Healthcare Administrators (Pty) Ltd
Providence Healthcare Risk Managers (Pty) Ltd	Providence Healthcare Risk Managers (Pty) Ltd
Sechaba Medical Solutions (Pty) Ltd	Sechaba Medical Solutions (Pty) Ltd
Self-administered	None
Strata Healthcare Management (Pty) Ltd	Strata Healthcare Management (Pty) Ltd
Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd	Thebe Health Risk Management (Pty) Ltd
Universal Healthcare Administrators (Pty) Ltd	Universal Care (Pty) Ltd
	Performance Health (Pty) Ltd
V Med Administrators (Pty) Ltd	V Medical Aid Administrators (Pty) Ltd