



SOUTH AFRICAN

MEDICAL AID COMPARISON



Private Healthcare in South Africa

Private healthcare in South Africa is an expensive business. Although many public healthcare facilities try very hard, it is no secret that most are woefully understaffed and ill-equipped to deal with even basic health care.

With most consumers feeling the pinch of the current economic conditions, the cost of private medical aid accounts for a large portion of their monthly budget. Annual increases are generally hefty, often far more than the CPI.

With many families struggling to just keep a roof over their heads, pay school fees and put food on the table, Medical Aid is often a grudge purchase. This is especially true of younger, healthier members but most feel it at some stage. The cost of reducing your plan or cancelling it all together could end up costing significantly more and could even lead to complete financial ruin.

Only about 17.5% of South Africans are on medical aid. This means that the public healthcare system has to try to cope with the more than 45 million people with no cover.

Illness, accidents and disease do not discriminate and we are all at risk at any stage of life. It is hard to put a price on the health of yourself and your loved ones but the reality is, you have to.

The best way to do this is to make decisions based on a complete understanding of what the various plans do and do not offer. Medical Aid terms and conditions are notoriously difficult to understand and compare as there are so many variables and numerous options. It is worth the time to study the fine print and really get to know as much as you can before making decisions. You can also speak to professional independent advisors who will be in a position to give you advice based on your specific needs.

You really need to dig deep to understand the exclusions and conditions. A good example is that people see that their medical aid pays 100 percent of medical aid rates and assume they are fully covered for those medical expenses. Because the medical industry is not regulated, health care providers and hospitals are free to set their rates as they wish. These are often far in excess of the amount the medical aid pays, sometimes as much as 5 times more. Other plans offer full coverage but then often you are restricted to their network of healthcare workers and their hospital network.

There are three main things to consider when selecting a medical aid company as well as the plan:

- Benefits/Exclusions
- Service
- Cost

Each company has a range of plans starting at basic hospital plans followed by hospital plans with a savings account, GP network plans and comprehensive plans. Most have quite a few options in between to tailor the plan according to your needs and budget.

Prescribed Minimum Benefits

Irrespective of your medical aid company or plan, specific benefits are applicable to all members. It is regulated that all medical aid plans have to cover the cost of diagnosis and treatment for life threatening emergency medical conditions, a list of 270 specific diagnoses as well as 25 defined chronic conditions.

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COMPREHENSIVE

MEDICAL AID COMPARISON

At the other end of the scale are the comprehensive plans. They are more expensive but offer much higher rates of hospital cover, more choice in terms of hospital and higher out of hospital expense cover. Here is a comparison of the various comprehensive plans.

Medical Aid	Plan Name	Main Member	+ Adult	+ Child
Bestmed	Pulse 2	R4732	R4732	R1124
Bonitas	Bon Comprehensive	R5,774	R5,446	R1,175
Discovery	Executive	R4,463	R4,463	R851
Fedhealth	Maxima Plus	R7,535	R6,415	R2303
Genesis	Private Comprehensive	R2,350	R2,350	R415
Keyhealth	Platinum	R7,408	R5,193	R1,562
MediHelp	Dimension Elite	R4,272	R3,996	R1,164
Medshield	Premium Plus	R4,830	R4,413	R903
Momentum	Extender	R5,113	R4,081	R1,535
Profmed	Pro Pinnacle	R6,668	R6,185	R2000
Resolution Health	Supreme	R5,065	R4,820	R1,255
Sizwe	Full Benefit Care (Salary < R32 499)	R4,336	R3,940	R886
Sizwe	Full Benefit Care (Salary R32,500 +)	R5,032	R4,574	R989
Spectramed	Cobalt	R5,933	R5,460	R2,079
Topmed	Comprehensive	R6,672	R5,506	R1,566

ENTRY LEVEL

MEDICAL AID COMPARISON

These plans will cover you for hospital costs in the case of emergencies and necessary medical procedures (up to specified limits) but generally exclude any savings account. Day to day expenses such as doctors, dentists and medication have to be paid out of pocket. Below are the rates, specialist rates and hospital choice.

Medical Aid	Plan Name	Main Member	+ Adult	+ Child	Specialist Rate	Hospital Choice
Bestmed	Beat 1	R1,226 - R1,363	R953 - R1,058	R516 - R573	100%	Unlimited
Bonitas	Essential	R1,604	R1,227	R470	100%	Unlimited
Discovery	Classic Core	R2,064	R1,626	R826	100%	Unlimited
Fedhealth	Maxima EntryZone	R1,424	R1,088	R482	100%	Unlimited
Genesis	Private Choice	R1,060	R1,060	R370	100%	Unlimited
Keyhealth	Essence	R1,360	R1,090	R490	100%	Netcare, Life or State
Medihelp	Dimension Prime 1	R1,728	R1,422	R522	100%	Unlimited
Medshield	MediValue	R1,680	R1,464	R459	100%	Network
Momentum	Custom Option	R1,366	R1,033	R484	100%	Network
Profmed	ProActive	R1,528	R1,412	R595	Profmed rate +20%	Unlimited
Resolution Health	Hospital	R1,720	R1,450	R670	100%	Network
Sizwe	Primary Plan (Income < R562)	R419	R419	R419	100%	Unlimited
Sizwe	Primary Plan (R563 - R9,292)	R1,964	R1,533	R494	100%	Unlimited
Sizwe	Primary Plan (R9,293 +)	R2,396	R1,5650	R494	100%	Unlimited
Spectramed	Aqua	R1,335	R1,230	R472	100%	Unlimited
Topmed	Essential	R1,588	R1,278	R645	70 - 100%	Unlimited

MEDICAL AID

SERVICE RATING AND POPULARITY

You want to be sure that the medical aid responds to your needs promptly and stick to the rules of their plans. Hello Peter is probably the best service barometer in South Africa and the below table will give you some insight into the medical aid providers service standing. The number of members is also included in the table to see the popularity of the medical aid amongst South Africans.

Medical Aid	Hello Peter Response	Hello Peter Rating	Hello Peter Ranking	HPI *	Members
Bestmed	Responds	1.82	#87	1.6	91,000
Bonitas	Responds	2.01	#9	1.9	600,000
Discovery	Responds	2.83	#7	2.4	2,000,000
Fedhealth	Responds	2.21	#4	2.4	150,000
Genesis	Responds	2.28	#2	2.7	22,000
Keyhealth	Does Not Respond	1.8	#26	0.9	35,000
Medihelp	Responds	1.9	#8	2	216,000
Medshield	Responds	1.77	#18	1.6	191,000
Momentum	Responds	2.08	#3	2.5	116,000
Profmed	Does Not Respond	2.25	#16	1.7	65,000
Resolution Health	Does Not Respond	2.1	#13	1.8	42,000
Sizwe	Does Not Respond	1.48	#22	1.1	51,000
Spectramed	Does Not Respond	1.94	#31	0.8	19,000
Topmed	Responds	2.04	#5	2.2	22,500

* The hpi is hellopeter.com's industry standard barometer for measuring the health of an organisation's customer service. Controlled by a proprietary set of algorithms that measures a wide range of corporate activities (number of reviews, sentiment, rating, response time and conversions). The hpi will accurately rank and rate businesses according to their customer service worth.

Every business will have an index rating which will give you the ability to quickly compare and benchmark any business - taking easy and informed decision making to a whole new level! (from hellopeter.com)

CONCLUSION

Medical aid, provided you can afford it, is a necessity. There are numerous options to consider so do your homework and research and make an educated and informed decision as to what provider and plan will best suit you and your families needs as well as your budget.