

Survey finds medical is there but not the aid

South African consumers feel that their expectations are not met by current medical aid schemes. This is according to the latest South African Customer Satisfaction Index (SAcsi), where a sample of 3297 medical aid policyholders in South Africa gave the health insurance industry a satisfaction score of 74.1 out of 100, which is up 1.3 points since 2013.



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The companies included in the medical aids survey were Bonitas, Discovery Health, Liberty Health, Medihelp and Momentum Health based on their market share. Bonitas was again named South Africa's health insurance industry leader, scoring 1.8 points above the industry average. Discovery Health (74.1), GEMS (74.3), a category of 'Other' (74.9) and Medihelp (73.4) scored on par. Liberty Health and Momentum Health lag behind the industry average at 71.1 and 69.6 respectively.

SAcsi looked at satisfaction with the three types of medical plans: comprehensive, network schemes and hospital plans. This showed that the network option is not perceived as good value, relative to comprehensive or hospital plans. Overall satisfaction with network plans is also lower.

"Medical aids should remember that healthcare policies are a grudge purchase and therefore take a closer look at improving perceived value. It may be that customers with network plans do not completely understand the co-payment aspect of many network schemes, which could be contributing to the lower scores," says Prof. Adré Schreuder, founder of SAcsi and CEO of Consulta Research.

The SAcsi score is in line with other life/insurance products; earlier this month, life insurance products were given a score of 75.7 out of 100.

Expectations not met

The expectations of policyholders remained similar to the previous score. "Although customers have very similar expectations to the previous index, the results show that not a single scheme is meeting the expectations of its customers. There is a potential gap in this market related to the degree to which a product can be customised to meet an individual's unique needs."

Although the medical aid industry is quite stable in SA, Medihelp and Discovery Health have improved their overall customer satisfaction scores since the last SAcsi measure by 2.4 and 2.1 points respectively, whereas the scores of Momentum Health and Liberty Health dropped by 2.4 and 1.9 points respectively. "The low value-for-money perceptions for these two brands likely influenced their position in the SAcsi," he says.

Internationally, South Africa has scored highest in customer satisfaction with medical aids. US customer satisfaction declined this year and reported a score of 70 out of 100. Singapore followed with a score of 69.1 out of 100. SAcsi holds a licence with the American Customer Satisfaction Index (ACSI) and forms part of a growing number of ACSI-licensed partner countries worldwide, which allows South Africa to compare customer satisfaction in various industries with this global community.

Research methodology

Each company was measured through telephonic and web-survey methods late in 2014. The sample was statistically reliable at a minimum of 298 respondents per company. The total sample for medical aids was 3297 randomly selected medial aid policyholders. This sample represents an error margin of 1.3 (on a 90% statistical confidence level) and can thus be regarded as a very reliable estimate of the industry rating. Customer satisfaction is measured using an advanced statistical model that has been rigorously evaluated, in line with the American Customer Satisfaction Index methodology. The SAcsi index gives companies detailed information to assist them in improving customer satisfaction. Each month, customer satisfaction results are released for specific industries.

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