

GEMS introduces new membership option

Last year the Government Employees Medical Scheme (GEMS), in common with other medical schemes, noted rising healthcare costs in the country.

“We explored a number of avenues for managing expenditure without compromising on the benefits its members are accustomed to,” says Dr Guvant Goolab, principal officer of GEMS.

“We know that for our members, and indeed most South Africans, every rand counts and therefore any contribution increase would be cause for concern. To help alleviate such financial pressures for members, we had to provide viable alternatives.



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Minimising costs

“Key to the effective management of medical scheme resources is minimising costs that are extraneous to the central responsibility of funding healthcare. GEMS already runs extremely efficiently, with the Council for Medical Schemes’ latest annual report showing that the scheme’s non-healthcare expenditure is only 5,1%.

“This means that for every R100 we receive in contributions, R94,90 is spent on our members’ healthcare needs. It is worth noting that this is significantly lower than the restricted medical schemes average for non-healthcare expenditure of 6,3%,”

Goolab says.

Analysis of claims revealed that more than two-thirds of members routinely visit the same general practitioner when they have need for medical care.

Directing patients to the right level of care

The use of primary healthcare services is globally recognised as key to making healthcare more accessible through directing patients to the appropriate level of care, thereby making the most efficient use of rare skills and limited healthcare resources for the greatest benefit to patients overall.

“We saw an opportunity for responding to members who follow this path when accessing healthcare, which led to the introduction of our new Emerald Value Option (EVO). In terms of this option, members can access the same benefits as on our very popular Emerald Option at a reduced rate if they agree to use nominated network healthcare providers, and access healthcare services through their nominated general practitioner.”

This means that members on the EVO first visit their nominated GP on the GEMS network for healthcare, and the GP coordinates their care through referrals to network healthcare specialists if required. Where hospitalisation is called for, members and their dependants on the EVO must make use of network hospitals.

“The new EVO has proved popular with members, with over 25 000 having signed up since we started marketing this new product, which began operating in January 2017. While the benefit option change period closed in December, we have extended the deadline for members to migrate to the EVO until 15 March 2017 to accommodate the significant interest we have seen in this new product,” Goolab concluded.

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