

# Redefining healthcare in 2022

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As South Africa moves to Covid-19 adjusted Level 2 and vaccination numbers increase, access to quality healthcare remains a priority. Today, Bonitas Medical Fund announced its 2022 product line up offering. This includes the use of reserves to keep contribution increases lower, a Benefit Booster to stretch day-to-day benefits, a revised international travel benefit with payment for Covid tests and a contribution towards quarantine costs. There is also a renewed focus on preventative care, virtual consultations and plans that enable more South Africans to have access to affordable, quality healthcare.

Lee Callakoppen, principal officer of Bonitas said, "The Scheme performed well in a volatile market, attributable to proactive risk management and prudent board decisions. A positive offshoot of the pandemic was an increased appreciation of medical aid cover that resulted in better-than-expected member retention and a 2.3% membership growth since January."



Lee Callakoppen

## *Top line changes*

"We have taken a strategic decision to utilise approximately R600m of reserves to ensure that 82% of members receive a below CPI contribution increase for the 2022 benefit year. The innovative Benefit Booster equates to an increase in day-to-day benefits for members ranging from 16% to 32%, depending on the members' plan. We believe it is the largest increase in benefits ever seen in the medical aid industry."

The average weighted contribution increase across all plans is 4.8% with the BonStart premium decreasing by 7.9%, which can be attributed to the low cost versus benefits ratio and the younger membership profile on the plan. The decrease in contribution is an industry first – as was the decision to offer BonFit Select at a 0% increase in 2020.

New offerings include an additional virtual plan, BonStart Plus, a renewed focus on Managed Care with an oncology management programme as well as an enhanced member app, powered by AMP, which includes a personalised wellness programme to encourage healthier behaviour.

## *Plans*

There will be a total of 15 plans for the year ahead comprising traditional, savings, hospital, edge (virtual), network and income-based plans, each carefully crafted with a specific mix of benefits to appeal to various target markets.

Increases range from minus -7.9% to 6.5%. Bonitas has opted to increase its options which are currently in a growth phase - BonSave, BonFit and BonEssential - by only 3.6%.

## *Sustainability and affordability*

The Council for Medical Schemes (CMS) recommended increases in line with CPI of 4.2% with the caveat that financial stability and sustainability of schemes must remain a priority. We feel that the use of part of our reserves to cushion members against increasing costs is an appropriate strategy. Other recommendations by the CMS include: Driving innovation from a pricing point of view; exercising caution in terms of utilising reserves to help cushion increases and adopting innovative pricing models – a directive Bonitas took to heart.

## *Boosting benefits*

The Benefit Booster is the most innovative change in the healthcare industry since the advent of the savings account. It stretches value and equates to an increase in day-to-day benefits ranging from 16% to 100%, depending on the plan. This covers all out-of-hospital claims including acute medicine, GP consultations and non-surgical procedures such as wart removal. Members simply need to complete a wellness assessment (which can be done online), to tap into the Benefit Booster. Claims will pay from this benefit first – helping to preserve savings and day-to-day benefits for members.

## *Managed Care*

At the launch, Dr Morgan Mkhathshwa, Head of Operations said, 'Lifestyle diseases have reached epidemic proportions in South Africa. 80% of these Non-Communicable Diseases (NCDs) are caused by lifestyle risk factors like smoking and obesity.

Managed Care is designed to help members with chronic conditions by using the best clinical and treatment protocols. This is achieved by analytics and continuous research, alignment to the latest technology, market trends and member needs and leveraging this data for enhanced treatment.

## *Oncology*

Cancer prevalence is increasing alarmingly. As a result, coordination of care is critical for oncology. Bonitas is introducing a new Oncology Management Programme that utilises a partnership between Medscheme Managed Healthcare and the South African Oncology Consortium (SAOC), to improve the coordination of care of oncology patients.

## *Back and Neck Programme*

'Our back and neck programme has seen a 93% success rate. In 2022, we introduce the eDBC app. This technology-driven channel offers digital coaching solutions and home-based care to help improve pain and mobility. It includes a self-assessment, baseline progress checks and outcomes' evaluation.'

## *The GP is key*

'The Scheme believes that the GP is at the heart of the Managed Care model. Care coordination is essential in ensuring that members get the right level of care and support in managing their conditions. Our GP network has a broad national footprint and 98% of members are within a 10km radius of a network GP.'

## *Virtual Care*

BonStart, the inaugural Edge plan introduced in 2020, proved very successful – using virtual care as its base. For this reason, the Scheme is introducing an additional Edge plan, BonStart Plus for 2022, aimed at attracting a new profile of member through this diversified distribution channel and attractive pricing. Virtual care has proven a sound and reliable solution, locally and internationally, for improving access to quality healthcare and is now offered across all 15 Bonitas plans.

## *Digital*

Covid-19 spurred progression of digital enhancements with innovations such as a mobile app and WhatsApp channel being swiftly created. The Member Zone is being enhanced allowing members to manage their medical aid more effectively.

## *Amalgamations*

Callakoppen says, 'Bonitas' track record for amalgamations is excellent and we are currently awaiting approval from the Competition Commission to our proposed amalgamation with the Nedgroup Medical Aid Scheme. The amalgamation will fortify the size of Bonitas as well as decrease the average age and pensioner ratio while bolstering the reserves.'

## *Travel benefits*

'We wanted to ensure that our members are covered should they need to travel and noted that testing and enforced quarantine could be expensive. The Scheme is therefore offering a Covid-19 PCR test pre- and post-travel as well as a contribution of up to R1000 a day should quarantine be required. This is an enhancement on the existing international travel benefit which covers up to R10 million per family per trip for leisure and business travel.'

## *AMP'ed for optimal health*

Bonitas also introduces a new personalised wellness and lifestyle programme app – powered by AMP, which allows members to access their health information. Biometric data, claims and wearable data are used to regularly update their health score while an avatar nudges them on best steps to boost their health. In addition, through a partnership with Nedbank AVO, members can access discounts and deals from over 7000 merchants.

## *The way forward*

The future for the Scheme remains: Quality healthcare for members; affordability of contributions and the financial sustainability of the Scheme. To achieve this, schemes need to use risk pooling and cross subsidisation, as well as membership retention, growth and long-term sustainability. Our members remain the heart of our interactions and we actively strive to find ways to amplify value and drive business development.

Our focus on Care, Capability and Reliability encompasses not only providing our members with the tools and preventative measures to guard against chronic conditions but help us redefine healthcare for a new world.

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**Bonitas**



Bonitas aims to make quality healthcare accessible to South Africans. We offer a wide range of products that are simple to understand, easy to use and give our members more value for money.

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