



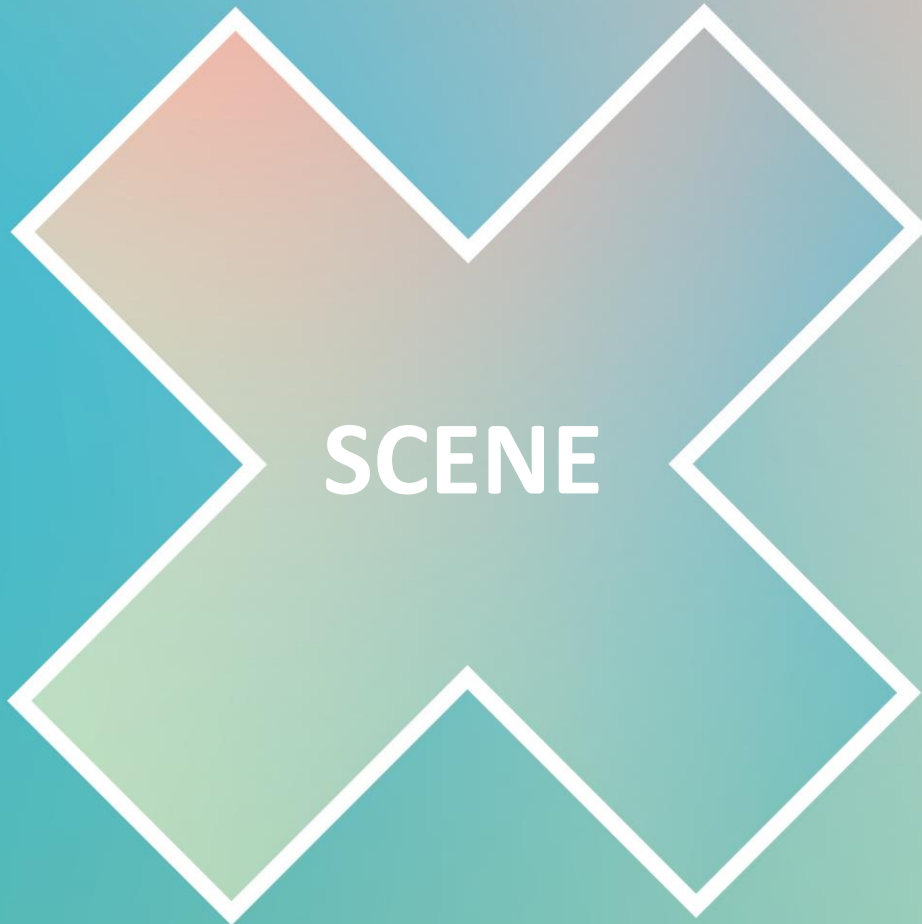
11 October 2023

# 2024

## Benefits and Contributions Launch



**MORE THAN A MEMBER. MORE WITH BANKMED.**



**08:00 – 09:00** | Full buffet breakfast will be served

**09:00 – 09:10** | Welcome and setting the Scene

**Kudi Maradzika**  
(MC)

**09:10 – 09:40** | Opening Address

**Teddy Mosomothane**  
(Bankmed CEO)

**09:40 – 10:20** | 2024 Benefits and Contributions

**Dr Niri Naidoo**  
(Clinical and Operations Executive)

**10:20 – 10:30** | Communications update

**Michelle Bam**  
(Head of Client Management)

**10:30 – 10:40** | Client Management update

**Michelle Bam**  
(Head of Client Management)

**10:40 – 11:00** | Competition and Q&A

**Kudi Maradzika**  
(MC)





 **Bankmed**  
*Yours in good health*

# 2024

## Setting the Scene Teddy Mosomothane | CEO



**MORE THAN A MEMBER. MORE WITH BANKMED.**



Welcome





# Acknowledging our Valued Partners



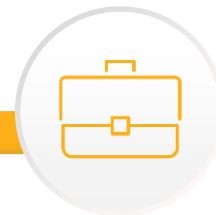
**Employer  
Groups**



**Representatives  
and custodians  
from the  
Employer  
Groups**



**All our  
Clients  
in general**



**Trustees**

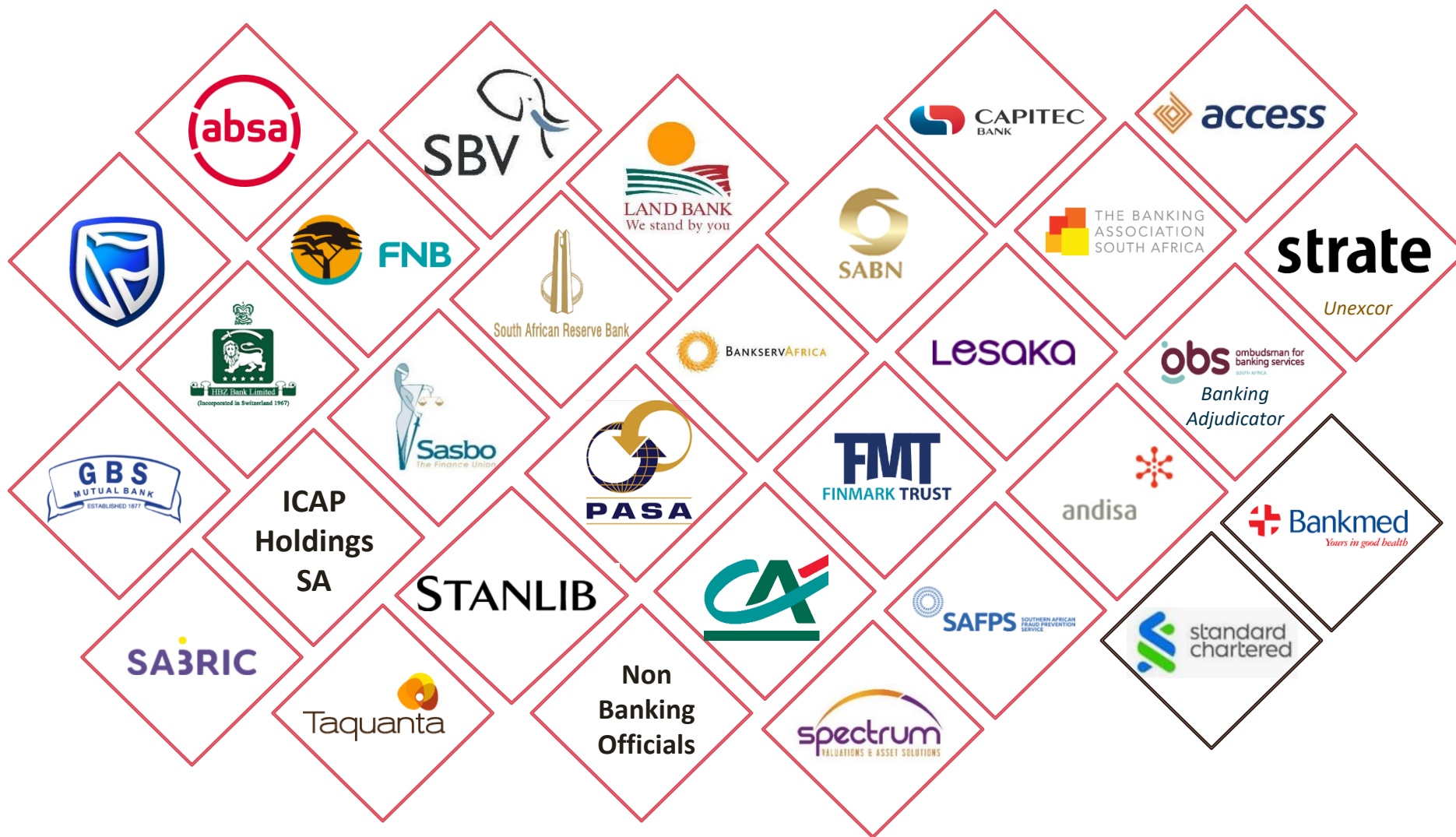


**Outsourced  
service  
partners**



**Colleagues and  
business  
associates**



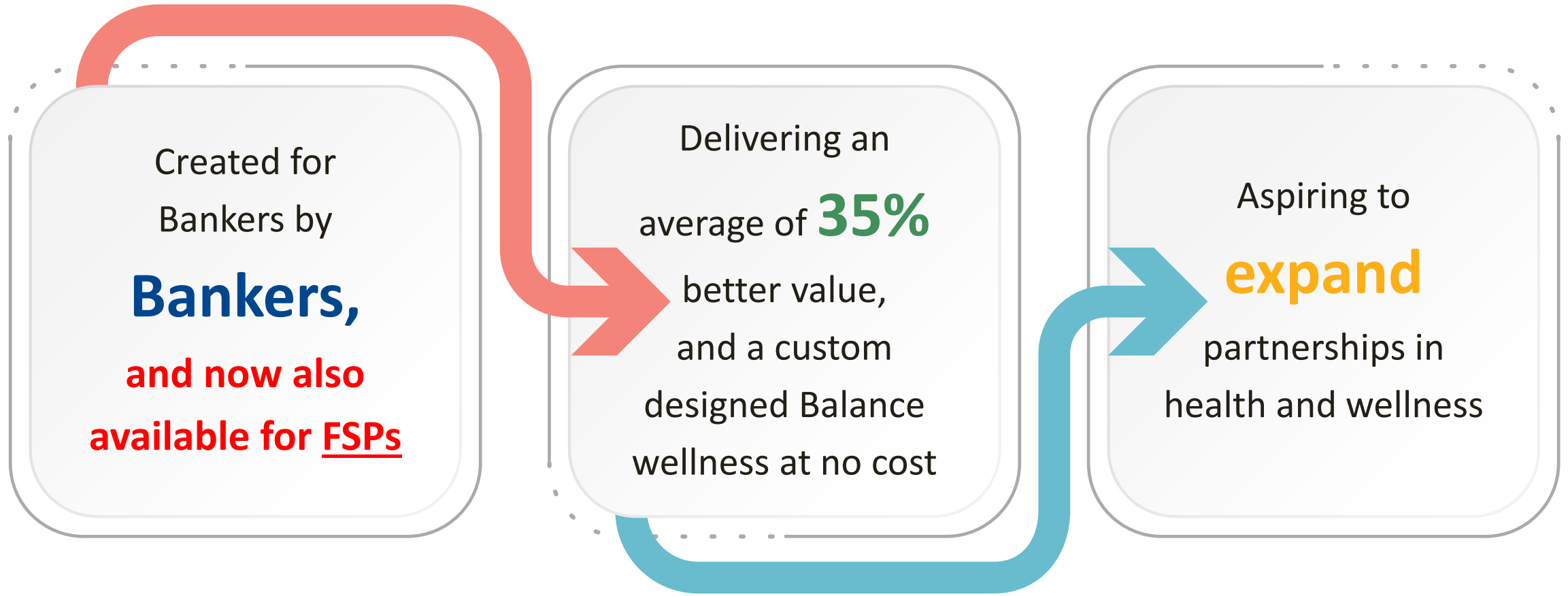


**29**  
**Clients**





Thriving since 1914





# Approaching 110 years & Intentionally Relevant

- ✦ Bankmed exists because you care for your employees;
- ✦ It is caring that triggered collaboration amongst the founding Employer Group Clients;
- ✦ Collaboration gave birth to Bankmed;
- ✦ Bankmed is your Partner in Health and Wellness, committed to the following organisational values:
  - ✦ Caring;
  - ✦ Member centricity;
  - ✦ Balance;
  - ✦ Integrity;
  - ✦ Relevance.

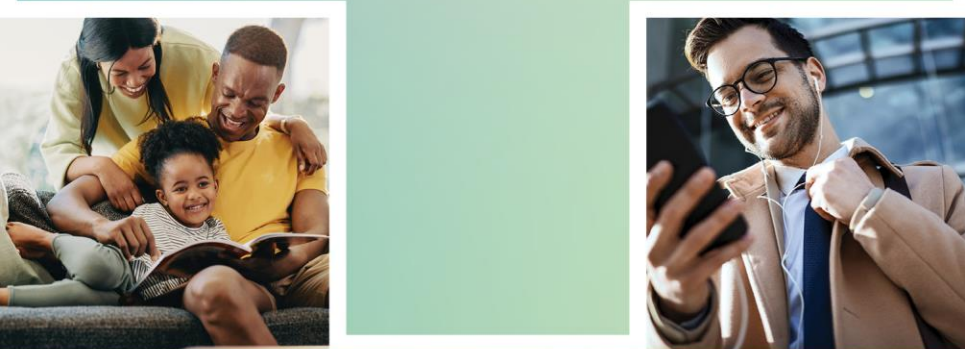




# THE HEALTHCARE LANDSCAPE IS CHANGING

Let us digress  
for a moment...

# NHI?



**MORE** THAN A MEMBER. MORE **WITH BANKMED.**



# Bankmed's Position

Following the release of the National Health Insurance Bill (NHI Bill) on 8 August 2019, a communication from Bankmed to its members included the following paragraphs:

- + “...the pursuit of Universal Health Coverage for all South Africans is desirable. We do, however, strongly believe that medical schemes should play a greater role than what is proposed in the NHI Bill, by not being confined to complementary cover. This will be in the best interest of our members, and also make the NHI more sustainable for all South Africans.”**
- + “ We are engaging with this matter through our industry association, the Health Funders Association, and Business Unity South Africa (BUSA), which is subscribed to by the Health Funders Association. It is through participation in these associations that Bankmed is able to advance the interests of our members and fellow South Africans.”**



# What Now?

Following the recent adoption of the National Health Insurance (NHI) Bill (the Bill) by the National Assembly Portfolio Committee on Health (NAPCH) (which largely ignored concerns and submissions made by interested stakeholders,) Bankmed's communication on 13 June 2023 included the following:

- ✦ **“Bankmed .... is therefore fully aligned with HFA and will support the process of challenging the current Bill based on the undesirable consequences it will have.”**
- ✦ **“We reiterate our assurance that staying close to this matter is important to us, and that our position is strongly influenced by your interests specifically, and the interests of South Africans in general.”**





# Key Concerns about the NHI Bill in its Current Form



- ⊕ Limitations on the benefits that can be provided by medical schemes;
- ⊕ Uncertainty on funding mechanism;
- ⊕ Single NHI Fund may be vulnerable to corruption and theft;
- ⊕ Quality of Healthcare;
- ⊕ Exodus of skills.

# The legislative process for the NHI Bill





# Conclusion on the NHI matter

- ✦ The fact that there was little to no regard given to concerns raised and submissions made by many interested stakeholders is extremely unfortunate;
- ✦ As indicated earlier, Bankmed is engaging with this matter, and all available avenues to influence the final outcome will be taken advantage of;
- ✦ There may be constitutional challenges to the bill;
- ✦ There is a credible view that full implementation will take a while;
- ✦ We reiterate our assurance that staying close to this matter is important to us.



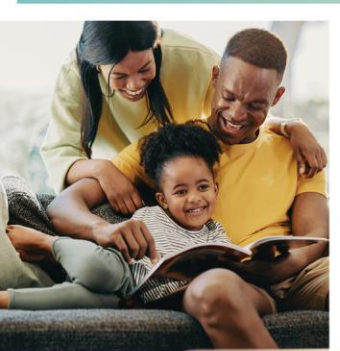


Back to Bankmed



Not all Medical Schemes  
are created Equal

**BETTER VALUE  
SETS  
BANKMED APART**



MORE THAN A MEMBER. MORE WITH BANKMED.

# Review of Bankmed's Better Value Assertion



Conclusion by Alexander Forbes ("Alexforbes"):

- ✦ **“Overall, the calculations and methodology applied when calculating these measures are deemed appropriate and the 2023 relative value figures shown by NMG are deemed a reasonable reflection of the value of Bankmed’s benefit offering.”**
- ✦ **“The report also contains a BERICO analysis, in which Alexforbes calculated the benefit richness of each of Bankmed’s options and comparable options in the open market. It was found that each of Bankmed’s options offer relatively higher richness compared to options charging similar contribution rates, or relatively lower contributions, compared to options offering similar benefit richness. Bankmed’s products are even more valuable for lower income groups, who are able to enjoy rich benefits for relatively low contributions.”**



# In Good Health for your Good Health



Beneficiaries: **217 493**

## Market Share

- 2.5% Covered Lives
- 5.4% Restricted
- 6<sup>th</sup> Largest Medical Scheme
- 3<sup>rd</sup> Largest Restricted Scheme



## Pensioner Ratio

Bankmed

2021	2022
8.85%	8.93%

Industry

2021 Restricted Schemes	2021 All Schemes
6.80%	9.06%

## Average age of Beneficiaries

Bankmed

2021	2022
32.28	32.48

Industry

2021 Restricted Schemes	2021 All Schemes
31.58	33.71



**6** Benefit Options



## Annual Gross Contribution Income

2021	2022
R5.73 Billion	R5.83 Billion

## Net Surplus

2021	2022
R407 Million	R35 Million



## Reserves

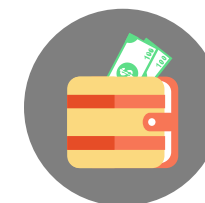
Bankmed

	BANKMED		Industry
	2021	2022	2021
Reserves	R3.31 Billion	R3.35 Billion	R113.1 Billion
Reserve Ratio	53.58%	53.51%	46.73%
Claims Ratio	94.57%	98.77%	90.94%



**AA+**

Global Credit Rating:  
"Very strong financial security characteristics"



## Non-healthcare expenses as a % of gross contributions

Bankmed

2021	2022
4.81%	5.02%

Industry

2021 Restricted Schemes	2021 All Schemes
5.37%	7.86%



# Conclusion



- + Created by bankers for bankers;
- + Caring for your employees is the reason for Bankmed's existence;
- + We are led by bankers who have mastered the art of creating better value;
- + It is **Better Value** that sets us apart;
- + We are proactive and responsive about the changing healthcare landscape;

**YOU CAN BANK ON BANKMED!**

**FSPs CAN NOW ALSO BANK ON BANKMED!**



 **Bankmed**  
*Yours in good health*

# 2024

## Benefits and Contributions Dr. Niri Naidoo | Clinical & Operations Executive



**MORE THAN A MEMBER. MORE WITH BANKMED.**



**01 | 2024 Contribution Increases**

**02 | Plan structure**

**03 | 2024 Benefit Enhancements**

**04 | Health Quality Assessment (HQA)**





# 2024 Contribution Increases





**DISCLAIMER**

**2024 Contribution Increases are strictly subject to approval by the Council for Medical Schemes**



# Average Contribution Increases 2011 – 2023

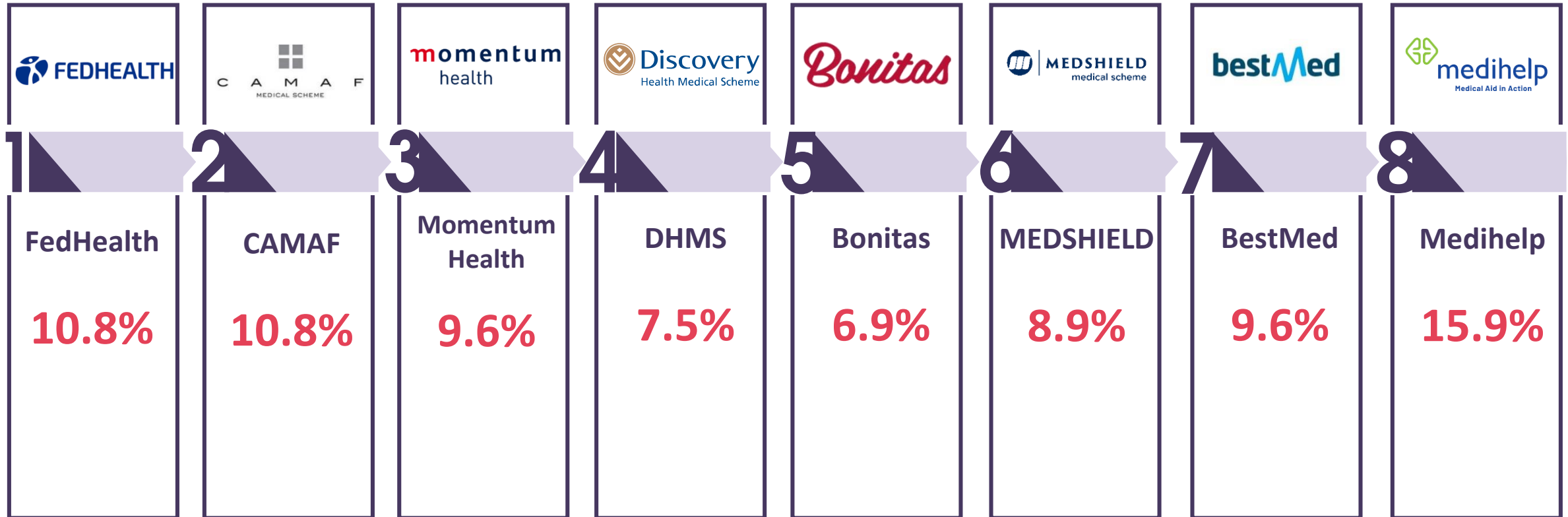


## **Bankmed vs Seven Open Schemes**

	Bankmed	Average Open Schemes
2011	7.2%	10.2%
2012	7.1%	9.1%
2013	6.9%	9.2%
2014	6.9%	9.1%
2015	7.9%	9.5%
2016	7.8%	9.4%
2017	7.8%	11.0%
2018	8.1%	9.9%
2019	7.9%	10.0%
2020	7.3%	9.7%
2021	3.6%	5.5%
2022	3.2%	5.1%
2023	7.9%	7.7%

Open Schemes included: DHMS, Bonitas, Momentum, Bestmed, Medihelp, Medshield, Fedhealth

# Average Contribution Increases 2024 | Industry

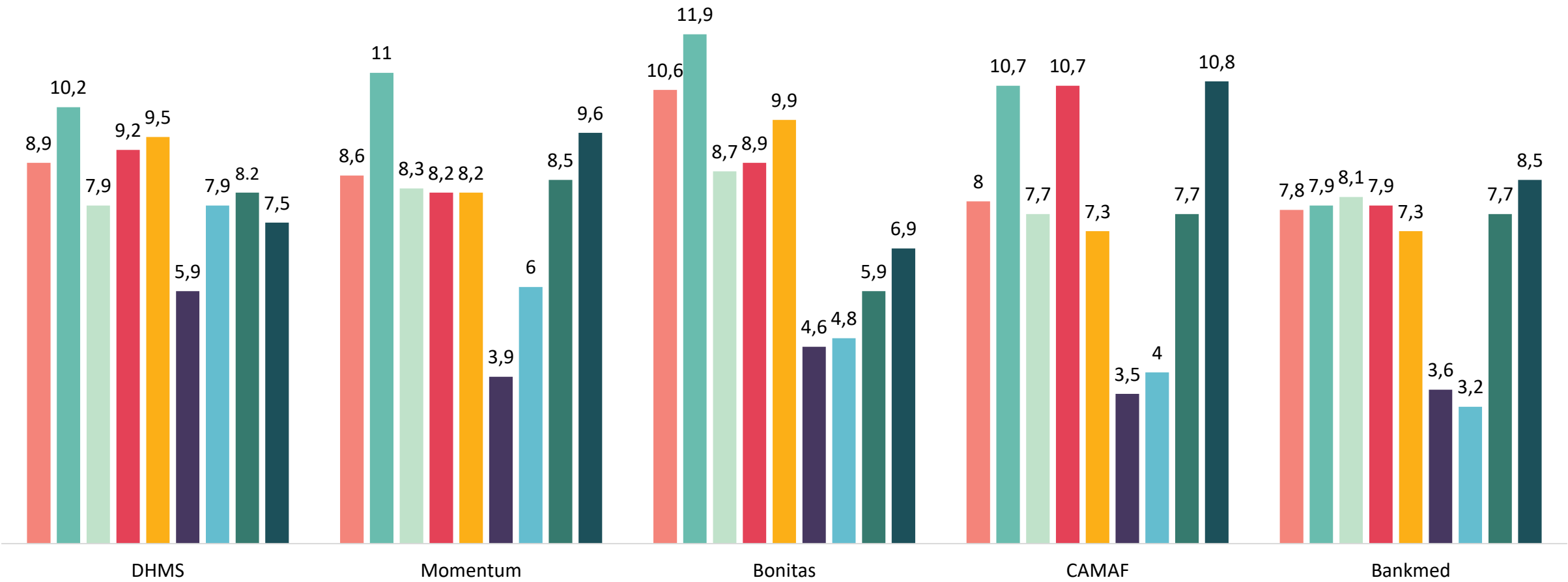






# Annual Increase Comparisons (2016-2024)

2016 2017 2018 2019 2020 2021 2022 2023 2024



# 2024 Bankmed Contribution Increases



Plan	2018 Increase	2019 Increase	2020 Increase	2021 Increase	2022 Increase	2023 Increase	2024 Increase
Essential	6%	5.5%	5%	2.5%	1.0%	6.5%	6.1%
Basic	6.5%	6.5%	6%	2.5%	1.0%	6.5%	7.3%
Core Saver	7.5%	7.4%	7%	3.5%	3.5%	7.9%	8.7%
Traditional	8.25%	7.4%	7%	3.5%	3.5%	7.9%	8.7%
Comprehensive	8.5%	8.5%	7.8%	3.9%	3.5%	7.9%	8.7%
Plus	8.75%	9%	8%	3.9%	3.5%	8%	8.7%
<b>Average</b>	<b>8.1%</b>	<b>7.9%</b>	<b>7.3%</b>	<b>3.6%</b>	<b>3.2%</b>	<b>7.7%</b>	<b>8.5%</b>

**Annual limits** of many medical categories were **increased** generally by **5.5%**

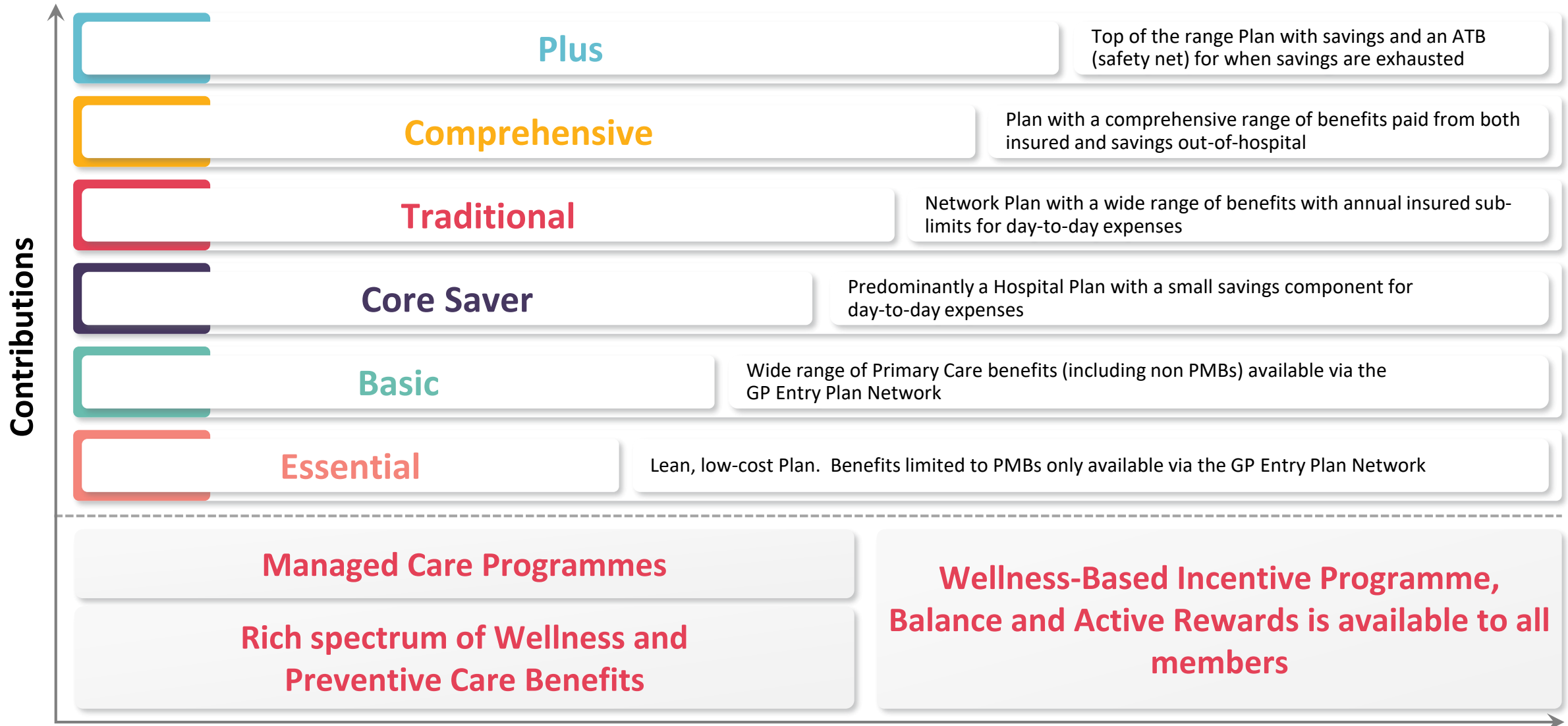


# Plan structure





# A Plan to suit everyone





# Essential and Basic Plan Overview



Plan Benefits	Essential Plan	Basic Plan
Positioned for	Entry level Plan, suited for low healthcare needs. PMB cover only	Low contribution Plan with IH and OH benefits and chronic disease benefits
Wellness and Preventative Care Benefits	Rich spectrum, expect for contraception	Rich spectrum
Restricted GP Network	Yes	Yes
Specialist Network	Yes	Yes
GP Specialist Referral	Yes	Yes
Hospital Network	Yes	Yes
Pathology, Radiology and Medication	Restricted formularies	
Managed Care Programmes	HIV Programme and Oncology Programme: PMB level of cover only	
Optometry Benefit	No	Isoleso Optometry Network
Basic Dentistry	No	Yes



# Core Saver, Traditional, Comprehensive and Plus Plan Overview



Plan Benefits	Core Saver Plan	Traditional Plan	Comprehensive Plan	Plus Plan
Positioned for	Young, healthy members with relatively low healthcare needs. Limited MSA for day-to-day expenses	Network Plan with comprehensive medical cover to meet moderate to high healthcare needs.	Plan suitable for moderate to high healthcare needs for members who want a savings component	Designed for moderate to high healthcare needs for members who want a savings component and ATB
Wellness and Preventative Care Benefits	Rich spectrum	Rich spectrum	Rich spectrum	Rich spectrum
Medical Savings Account	Yes	No	Yes	MSA + ATB
GP Network	Yes	Yes	Yes	Yes
Specialist Network	Yes	Yes	Yes	Yes
GP Specialist Referral	Yes	Yes	No	No
Hospital Network	No	Yes	No	No
Managed Care Programmes	PMB level of cover	Cover for both PMBs and Non-PMBs, subject to pre-authorisation		
Optometry Benefit	Subject to MSA	Insured	Insured / MSA	MSA / ATB
Basic Dentistry	Subject to MSA	Yes	Yes	MSA / ATB
Dental Admissions	Emergency/PMB cover only	R 2 295		



# 2024 Benefit Enhancements





# The principles behind the annual review include the following:



01

To **enhance benefits/innovation**- these do come at a cost but are necessary to remain competitive and be the medical scheme of choice for the Financial Services Sector;



02

To **optimise Risk Management** in order to keep contribution increases low;



03

To consider a **tiered differentiation in benefits** between Plans especially for the “discretionary benefits” where members perceive value and would therefore consider higher premiums justifiable;



04

To **lower** out of pocket payments;



05

To **improve** member experience;



06

To ensure alignment of benefits with **Clinical Best Practice**.



# 2024 Enhancements informed by



A fine balancing act between Benefit Enhancements, Affordability, Inflationary challenges and Scheme Sustainability



Learnings from the Pandemic: focus on Digital/Remote Healthcare Initiatives and appropriate Settings of Care



Principles of Value-Based Contracting, Clinical Risk Management and Clinical Best Practice



Member-centric philosophy of Bankmed



Employer Group requests



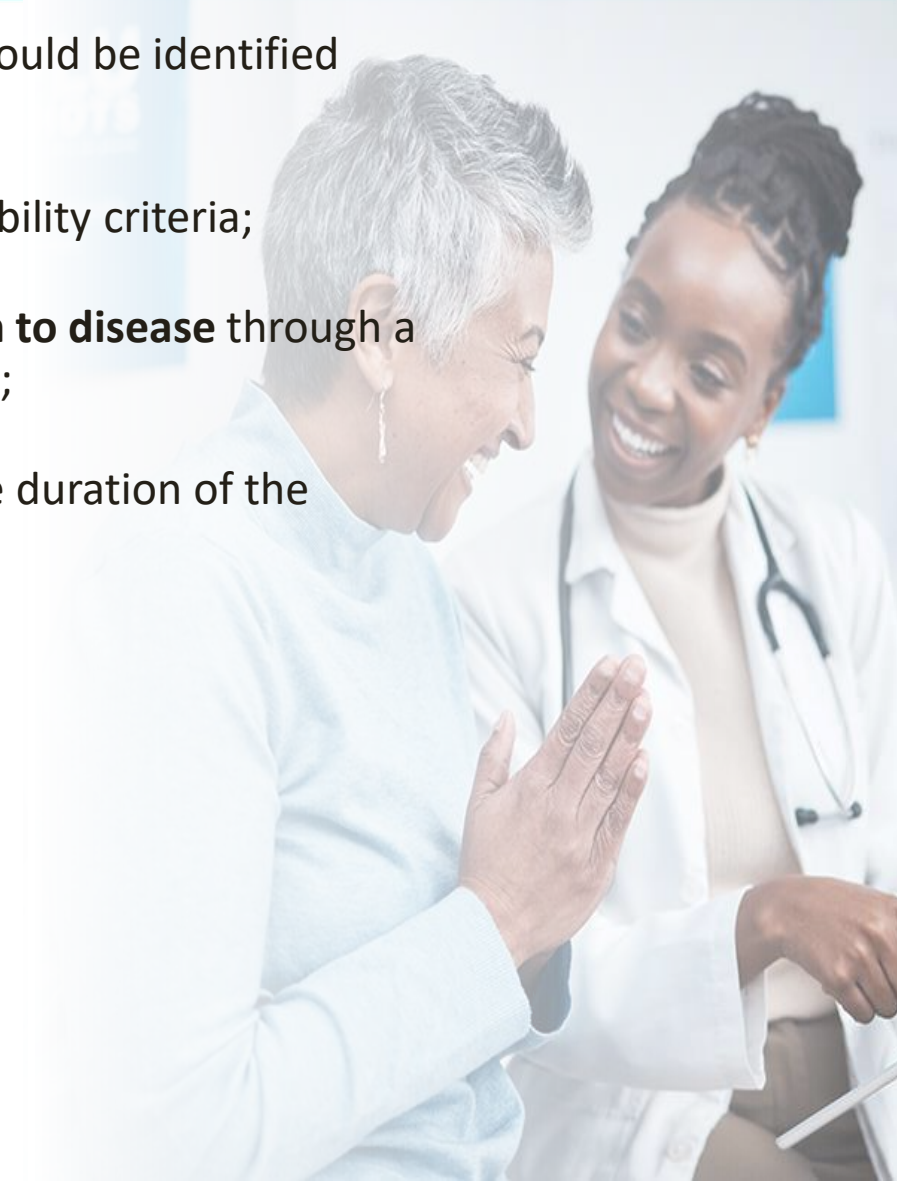
# Wellness





# Cardiometabolic Risk Reduction Programme

- ✦ Members with a high risk of developing **Diabetes** or **Cardiovascular** Disease would be identified proactively;
- ✦ The programme is available to members on **all Plans**, provided they meet eligibility criteria;
- ✦ The programme is designed to support the member in **preventing progression to disease** through a **clinical care team** consisting of a **Premier Plus GP, Dietician** and **Health Coach**;
- ✦ Member will be supported with **behavioural change** by a **Health Coach** for the duration of the programme;
- ✦ A **Basket of Services** will open up once the member is enrolled;
- ✦ **Progress** will be **monitored** through the following metrics:
  - ✦ Blood Glucose
  - ✦ Body Mass Index (BMI)
  - ✦ Waist Circumference
  - ✦ Diabetes Risk Score



# Post-engagement Wellness Management Programme

- ✦ Bankmed currently has a benefit in place for medium to high-risk members post Personal Health Assessment (PHA) and/or with a BMI  $\geq 35$ ;
- ✦ The benefit includes 2 **Biokinetist** and 2 **Dietician** consultations (15-minute consultations);
- ✦ 2024 Enhancements include:
  - ✦ Extended **duration of the dietician consultation to 30 minutes**;
  - ✦ Extended BMI range to include members with a **BMI of  $\geq 30$** .





# Oncology



# Oncology Medicines Pharmacy Designated Service Provider (DSP)



- ✦ **Medication spend** is a significant contributor to the Oncology spend;
- ✦ **Oncology medication cost is on an incline;**
- ✦ **Imperative to obtain cost efficiencies** while ensuring sustainable access to a comprehensive Oncology benefit offering;
- ✦ Bankmed has partnered with a well established DSP arrangement in place with pharmacies;
- ✦ Two settings catered for:
  - ✦ **In Rooms-Treatment** administered in the Doctors' Rooms such as injectable or infusional chemotherapy;
  - ✦ **Scripted Medication:** Oncology and oncology-related medication (supportive medication, oral chemotherapy, hormonal therapy);
- ✦ The implementation is over two years;
- ✦ 2024: Preferred Provider approach (members will be channelled to the DSP);
- ✦ 2025: DSP will be implemented: a 20% Co-payment for non-DSP utilisation.





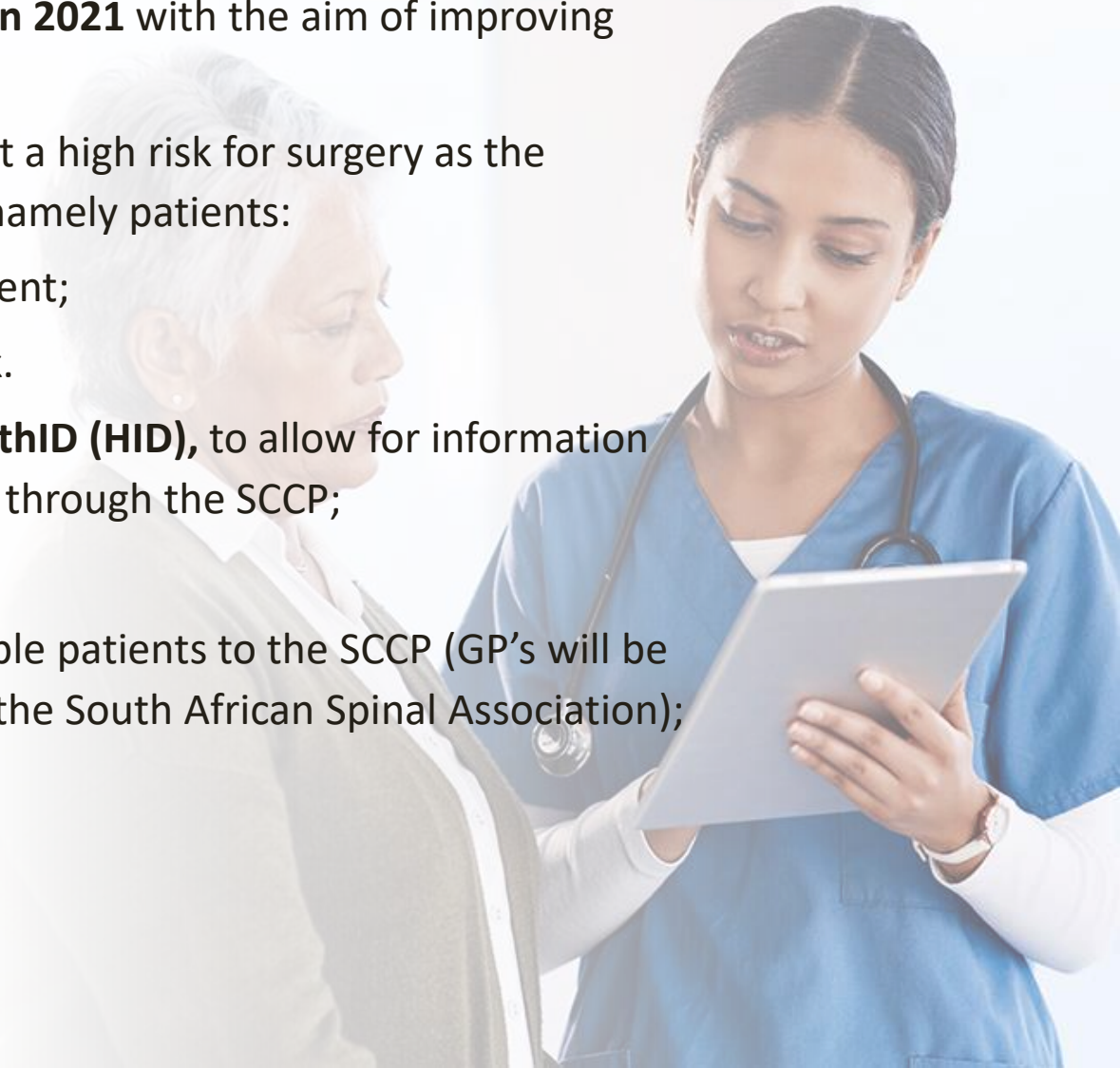
# Spinal Conservative Care Programme





# Spinal Conservative Care Programme (SCCP)

- ✦ The Spinal Conservative Care Programme (SCCP) was **launched in 2021** with the aim of improving outcomes for patients suffering from spinal pain;
- ✦ Currently **patients that qualify** for the SCCP are those who are at a high risk for surgery as the possible next intervention, in the absence of conservative care namely patients:
  - ✦ **Admitted** for in-hospital conservative spinal pain management;
  - ✦ **Referred** by a spinal surgeon on the spinal surgeon network.
- ✦ Referral and enrolment on the programme is supported by **HealthID (HID)**, to allow for information sharing and the ability to **track patient progress** as they journey through the SCCP;
- ✦ The **uptake has been lower** than anticipated;
- ✦ **2024 Enhancement:** A **Network GP** will be allowed to refer eligible patients to the SCCP (GP's will be upskilled in the management of back pain in collaboration with the South African Spinal Association);
- ✦ Main objectives and outcomes:
  - ✦ **Reduction** in unnecessary spinal surgeries;
  - ✦ **Improvement** in functional capabilities;
  - ✦ **Improvement** in range of movement.







# Enhanced Day Surgery Network





# Enhanced Day Surgery Network

- ✦ Bankmed has **enhanced** the **Day Surgery procedure list** for 2024 in addition to the size of **Day Surgery Network**;
- ✦ The **expanded network** will include **Day Clinics** and **Acute Hospitals**;
- ✦ The expanded Day Surgery Network will **improve access** due to the addition of the Acute Hospitals (the equipment and range of services will ensure that the expanded list of procedures can be carried out safely);
- ✦ The **implementation** of this enhancement is **over two years**;
- ✦ For **voluntary non-network utilization** in 2024 a member will be liable for a **deductible** of **R4 100**;
- ✦ **2025 Deductible: R6 300**;
- ✦ **Exception management process** where access is an issue: deductible will be waived. However, due to the size of the expanded network we do not anticipate access challenges.





## Basic Plan Enhancements





# Basic Plan Enhancements

- ✦ The Basic Plan is a **low cost plan** with **comprehensive benefits**, both in and out of hospital;
- ✦ It is **positioned** as a **high benefits plan** for **low income members**, managed through **restricted networks**;
- ✦ **2024 Enhancements:**
  - ✦ **Baby and Me Programme** (6 antenatal consultations per pregnancy, 3 x 2D ultrasounds per pregnancy, R1 690 for ante-natal/post-natal classes, Basket of Care for additional insured pathology);
  - ✦ **Spinal Conservative Care Programme**;
  - ✦ **Increase** in the **Specialist sublimit** thereby enhancing access to specialist care out-of-hospital.



Out-of-hospital consultations and procedures in rooms		
	2023 Limit	2024 Limit
Single Member	R2 270	R4 260
Family	R3 550	R6 670



# Basic Plan Enhancements

## + 2024 Enhancements:

- + **Advanced Illness Benefit** (end of life care benefits out-of-hospital to manage palliative care needs);
- + The Advanced Illness Benefit (AIB) is supported by the **Advanced Illness Member Support Programme (AIMSP)**:
  - + Supports members with advanced disease progression;
  - + Enables access to a team of social workers, counsellors, or palliatively trained GPs that can support member in understanding the illness, navigating appropriate care, and formulating a personalised care plan.





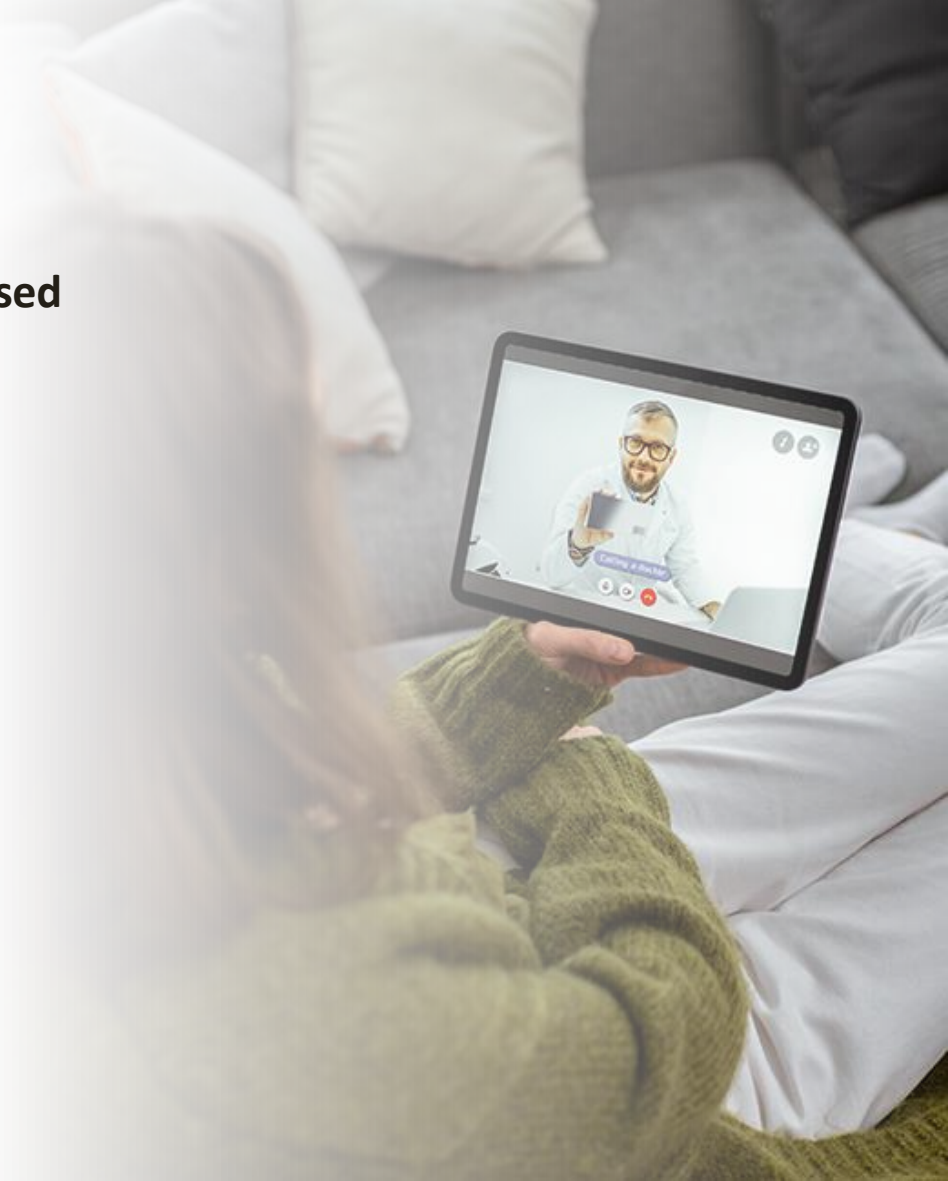
# Digital Therapeutics



# Digital Therapeutics (DTx)

## ***Internet-Based Cognitive Behavioural Therapy (iCBT)***

- ✦ Digital therapeutics (DTx) is an emerging category of medical care whereby medical interventions to **Treat, Manage and Prevent** a broad spectrum of diseases and disorders, are delivered directly to patients using **evidence-based** and **clinically evaluated** software;
- ✦ **Psychiatry** is an area where **significant development** of DTx is taking place;
- ✦ One such service is **Internet-Based Cognitive Behavioural Therapy (iCBT)**;
- ✦ **iCBT** has been **widely used** in many countries and settings and has demonstrated similar clinical efficacy to standard CBT;
- ✦ Bankmed's Administrator has partnered with **SilverCloud** (a leading global provider of evidence-based wellbeing and behavioural health solutions) to make guided iCBT available in South Africa;



## ***Internet-Based Cognitive Behavioural Therapy (iCBT)***

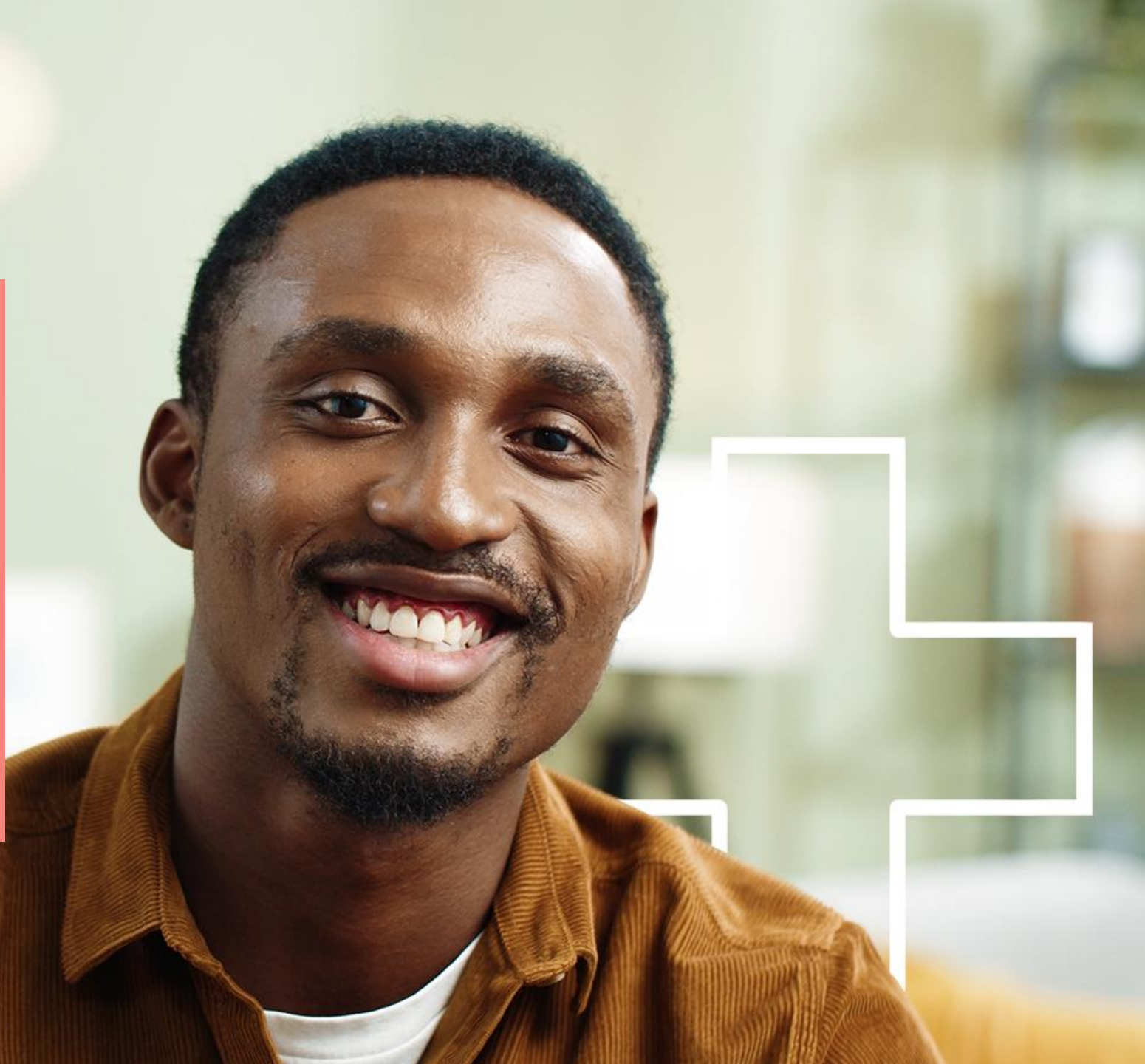
- ✦ Initially, the service will only be made available to **members registered** on the **Mental Health Care Programme** and diagnosed with **Depression** and on recommendation by a Healthcare Professional where the diagnosis and treatment of depression are within their scope of practice (psychiatrist, psychologist, general practitioner and clinical social worker);
- ✦ **Main Objectives/Desired Outcomes:**
  - ✦ Increased access to CBT;
  - ✦ Reduction in cost for provision of CBT;
  - ✦ Improvement in symptom severity (measured by PHQ-9 scores).







# Readmission Benefit



# Readmission Benefit

- ✦ **Hospital Readmissions** are **increasing worldwide** and is equally noticeable within the Discovery Health administered schemes;
- ✦ Internationally **up to 20% of patients admitted** have a **readmission** within 30 days;
- ✦ In the Discovery Health experience these **admissions** occur mainly within the **first week of discharge**;
- ✦ **The Readmission Benefit:**
  - ✦ Achieve **improvement in readmission rates**;
  - ✦ International literature shows that a **27% reduction** in readmission rates can occur with a home health initiative (Journal of the American Medical Association);
  - ✦ When integrated into the continuum of care, **Home Health** ensures that patients discharged from acute care do not suffer a relapse;
  - ✦ The **Hospital Benefit Specialists** intervene during admission and discharge.





# Readmission Benefit

- ✦ The readmission benefit has **three components** within the first 10-14 days of discharge:
  - ✦ Homecare (one physical visit, three virtual consults and a care-coordination component);
  - ✦ A doctors follow up consultation;
  - ✦ Medication is reviewed at the point of discharge by the treating doctor.
- ✦ This benefit is initially **targeted at four conditions** (patients that are considered at high risk for readmission through predictive analytics):
  - ✦ Acute Myocardial Infarction;
  - ✦ Chronic Obstructive Pulmonary Disease;
  - ✦ Heart Failure;
  - ✦ Pneumonia.
- ✦ **Objectives:**
  - ✦ A Decrease in the Readmission Rate;
  - ✦ Improved Member Outcomes.





# Comprehensive Plan: Out of Hospital Pathology Sublimit





# Comprehensive Plan: Out of Hospital Pathology Sublimit



- + Benefit: combined Radiology and Pathology benefit Out-of-Hospital;
- + Pathology is a sublimit of the combined benefit;

Out of Hospital Pathology Sublimit		
	2023 Limit	2024 Limit
Combined Radiology & Pathology Limit	R4 560	R4 810
Pathology Sublimit	R1 520	R3 050





# Health Quality Assessment (HQA)





# Health Quality Assessment

- ✦ **Benchmarking exercise** in the funding industry
- ✦ **Highlights key quality issues** in the SA medical scheme industry
- ✦ **Drives improvement** in the delivery of evidence-based medicine
- ✦ **18 schemes** participated in **2022 HQA** from seven different Administrators
- ✦ Comprised of 130 benefit options
- ✦ Represented 7,37 million beneficiaries (**82,41% of the medical scheme population**)
- ✦ 272 Indicators in four categories were evaluated, namely:
  - ✦ Prevention and Screening
  - ✦ Hospitalisation
  - ✦ Maternity and Newborn
  - ✦ Chronic Disease Management





# Bankmed compared to Industry 2022



## Primary Care (Including Screening)

	Indicator	Bankmed	Industry	Benchmark
Prevention	Flu vaccine coverage > = 65years (%)	27.52%	17.59%	44%
	Pneumococcal vaccine coverage ≥ 65 years old (%)	14.31%	5.57%	N/A
Screening	Cervical Cytology coverage (previous 3 years) (%)	35.99%	29.02%	70%
	Mammogram coverage (ages 50-74 years in previous 2 years) (%)	35.74%	22.20%	67%
	Bone densitometry coverage for all females aged 65 years or older (%)	16.96%	7.73%	N/A
	Colorectal cancer screening ≥ 50 years in previous year (FOBT, %)	1.83%	1.07%	N/A
	Percentage of beneficiaries ≥ 2 years old visiting dentists	30.48%	21.22%	N/A





# Bankmed compared to Industry

## 2022



### Chronic Disease Management

Indicator		Bankmed	Industry	Benchmark
Diabetes	HbA1c coverage for Diabetic patients (%)	<b>67.01%</b>	70.22%	67.2%
	Cholesterol related tests coverage for Diabetic patients (%)	<b>63.26%</b>	60.60%	87%
	Monitoring Nephropathy for Diabetic patients (%)	<b>73.03%</b>	71.41%	95.7%
	Podiatrist cover (%)	<b>6.29%</b>	3.80%	68.5%
	Statin coverage (%)	<b>65.63%</b>	63.91%	80.6%
	% of Hypoglycaemia related hospital events	<b>0.92%</b>	1.39%	N/A
	Lower Limb amputations per 1 000 diabetics	<b>2.94</b>	3.23	N/A

# Bankmed compared to Industry 2022



## Chronic Disease Management

Indicator		Bankmed	Industry	Benchmark
Ischaemic Heart Disease	Aspirin coverage for IHD beneficiaries (%)	91.51%	76.77%	88.6%
	Cholesterol test coverage for IHD beneficiaries (%)	63.05%	56.64%	88.9%
	Statin Coverage for IHD beneficiaries (%)	85.29%	79.14%	N/A
	Beta blocker coverage	55.87%	53.22%	90%
	Flu coverage of IHD registered beneficiaries	23.77%	16.85%	39.1%
Asthma	Lung function test coverage	13.04%	10.11%	40%
	Flu vaccine coverage	13.42%	10.14%	45.1%

# Bankmed compared to Industry 2022



## Hospitalisation

Indicator		Bankmed	Industry
Cardiac Procedures	Number of stent cases per 1 000 beneficiaries	1.14	1.38
	Average length of stay for all cases (days)	4.72	4.37
	Readmission for any reason within 30 days	5.07%	11.03%
Spinal Surgery	Number of spinal fusion cases per 1 000 beneficiaries	1.70	1.70
	Average length of stay (days)	7.66	7.43
	Readmission rate within 30 days (% of total admission)	8.76%	8.16%

# Bankmed compared to Industry 2022

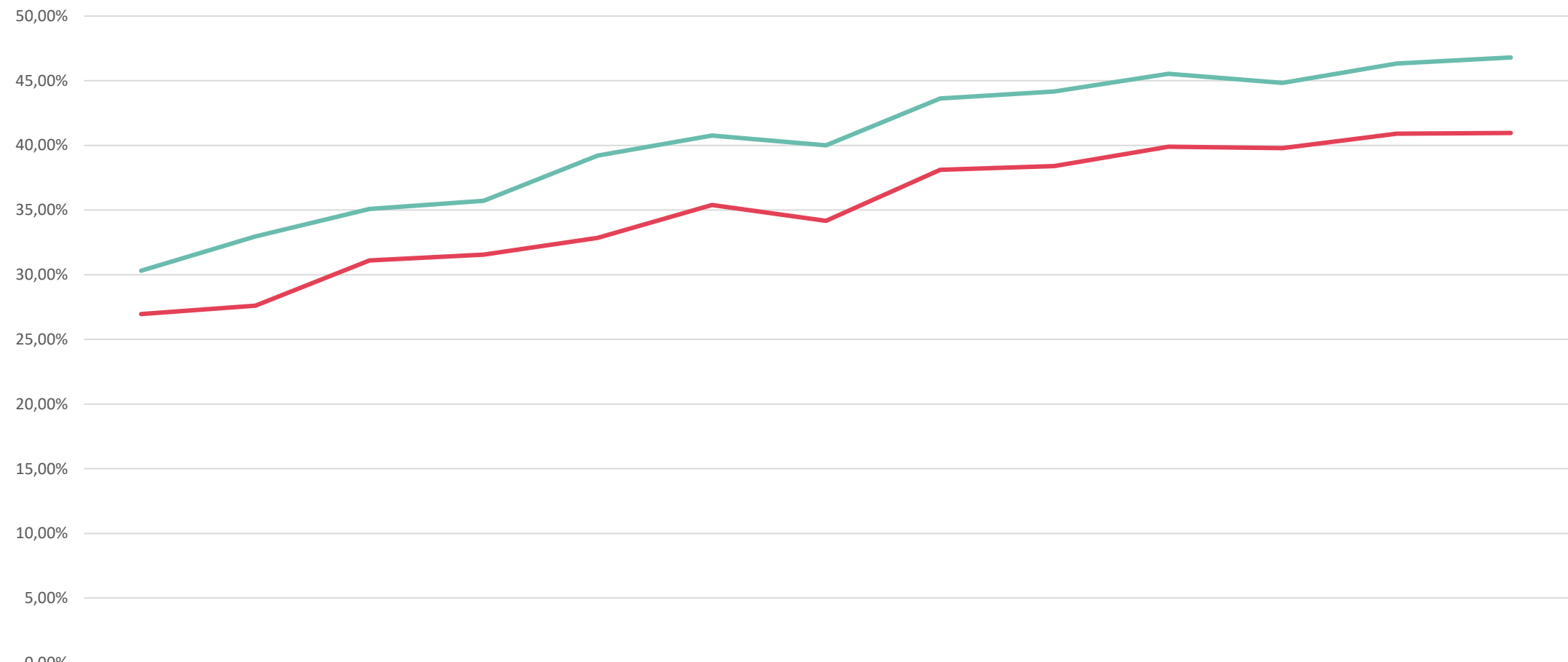
## Maternal and New-born

Indicator		Bankmed	Industry
Maternal and New-born	Number of Teenage Pregnancy (10-19 years inclusive) cases per 1 000 teenage beneficiaries	<b>1.17</b>	2.66
	TSH Coverage in New Borns ( $\leq$ 6 weeks old) (%)	<b>91.83%</b>	80.48%
	Hepatitis B serology coverage during pregnancy	<b>69.16%</b>	54.71%
	HIV Screening during pregnancy	<b>76.69%</b>	62.42%
	Haemoglobin (Hb) test coverage during pregnancy	<b>89.41%</b>	79.80%
	Caesarean Section rate	<b>79.14%</b>	75.81%

# HQA - Bankmed vs Industry 2010 - 2022



**BANKMED OVER TIME**



	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Bankmed	30,31%	32,95%	35,08%	35,71%	39,20%	40,76%	39,99%	43,63%	44,16%	45,53%	44,83%	46,33%	46,79%
Industry	27%	28%	31%	32%	33%	35%	34%	38%	38%	40%	40%	41%	41%



**Where passion  
meets purpose**

# 2024

## **Michelle Bam | Head of Client Management Communications Update**





**Great communication begins with  
connection.**

**Constantly talking isn't necessarily  
communicating.**

**How well we communicate is not  
determined by how well we say  
things but how **well we are  
understood.****





# COMMUNICATIONS



**1. Above The  
Line and Digital  
Advertising**



**2. Thought  
Leadership**



**3. Bankmed  
Newsletter**



**4. Balance  
Campaigns**



**5. Digital  
Tools**



**6. Looking  
Forward 2024**

# 2023 Enhancements





# 1. Above The Line Advertising

00:01:02  
Royally Ever After

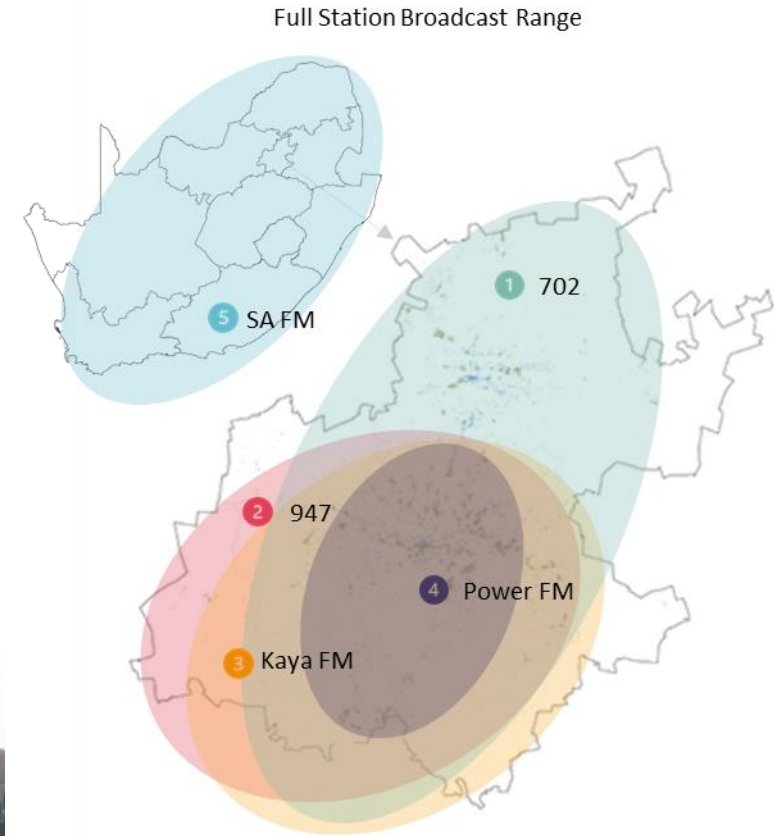
**Medical scheme of choice for bankers. By bankers.**  
Get an average of 35% more value.

AD Visit [bankmed.co.za](http://bankmed.co.za) to see if you qualify.

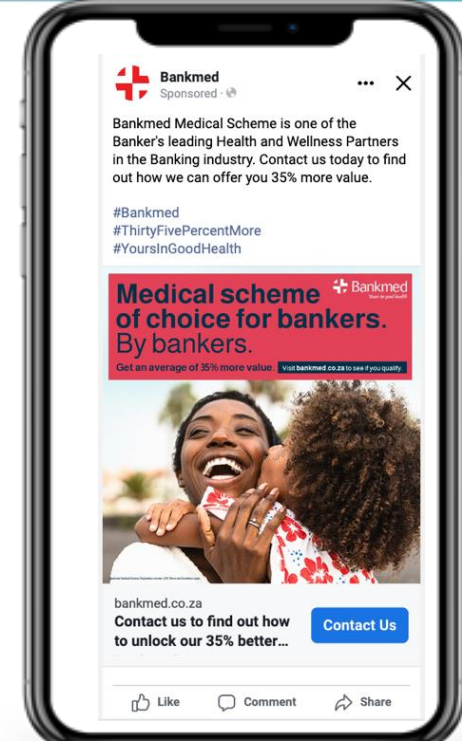
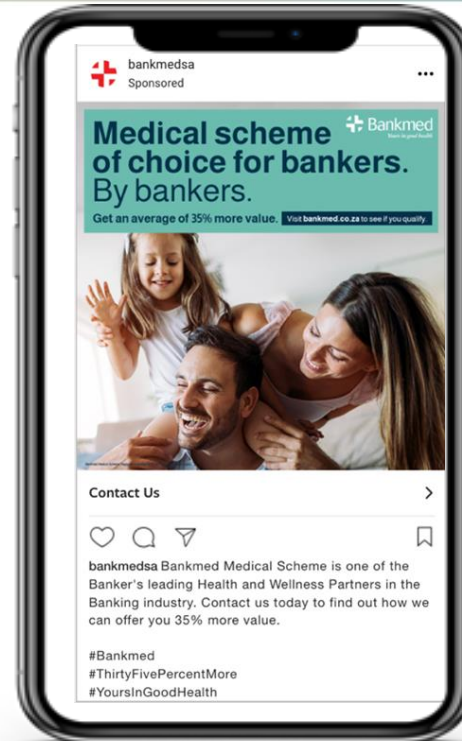
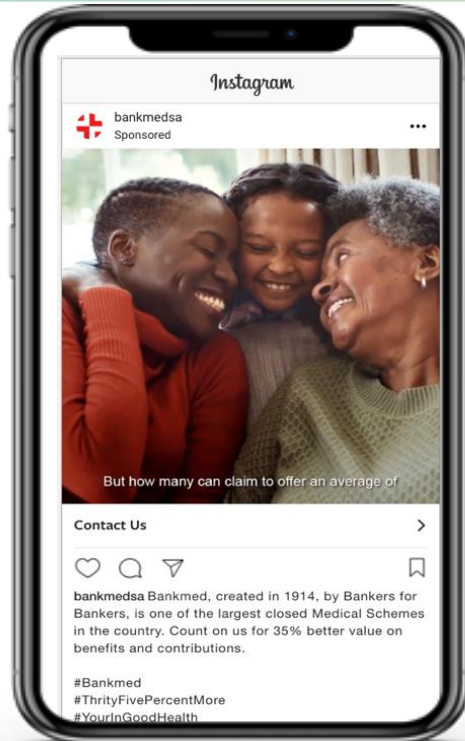
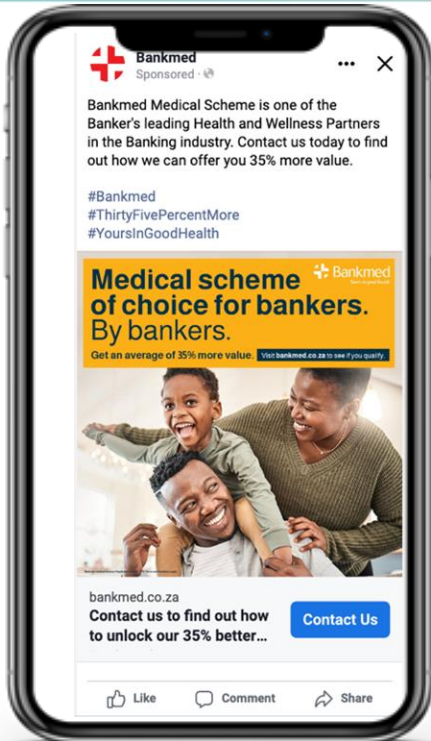
Resume Close BACK

**Bankmed**  
*Yours in good health*

0:02 / 1:21



# 1. Digital Advertising



**Medical scheme of choice for bankers. By bankers.**

Aspiring to expand partnerships in health and wellness  
An average of **35% more value**

[Click here to see if you qualify](#)





## 2. THOUGHT LEADERSHIP



**Teddy Mosomothane** • 1st  
 Chief Executive and Principal Officer  
 1w • 🌐

Collaboration: The key to a sustainable healthcare solution



In the busy world that we live in, whilst we focus on caring for our loved ones, we often forget to take care of ourselves. The COVID-19 pandemic has resulted in a significant reduction in visits to hospitals and doctors for non-emergency ...see more

... Creating and nurturing wealth is one of many things that our clients do best, but it is generally accepted that the first wealth is health.



From the desk of Bankmed CEO, Teddy Mosomothane. I created equal. Read more here about how Bankmed set better value: <https://bit.ly/3OK8B8p...>

**Teddy Mosomothane** • 1st  
 Chief Executive and Principal Officer  
 10mo • 🌐

This article from The Guardian really hit home for me. It relates to a public health campaign in Mexico urging locals to avoid processed food, as their health system is under severe strain from largely preventable type-2 diabetes. One in six I ...see more



**Teddy Mosomothane** • 1st  
 Chief Executive and Principal Officer  
 4mo • 🌐

It comes as no surprise to hear that more people are reporting increased levels of stress and anxiety than ever before. We've lived through a pandemic and lost loved ones and livelihoods. We're all impacted by load shedding and the result ...see more





### 3. Bankmed Newsletter





YOUR BANKMED NEWSLETTER

What difference does an average of 35% more value make in the lives of Bankmed members?

[FIND OUT MORE](#)

JUST FOR YOU THIS MONTH



► **Cost your eye over your Opticlear optometry benefits**

Did you know that as a Bankmed member, you have the advantage of accessing optometry services, spectacles and contact lenses, at a preferred rate when you visit an Opticlear Network optometrist?

[FIND OUT MORE](#)

► **We've got your back!**

Back pain is a widespread problem that many people experience. Bankmed members have access to a Spinal Conservative Care Programme, which aims to support appropriate condition management for members with back or neck pain.

[READ MORE](#)



► **NEED HELP?**

Send us a WhatsApp!

With our new WhatsApp channel, you can access your Plan information and support through text messages.

[LEARN MORE](#)



► **AT YOUR FINGERTIPS!**

Bankmed has created a digital world to meet the evolving needs of our members. Use our digital tools on the Bankmed App or website to find a Healthcare Professional, submit a claim and so much more!

[OUR DIGITAL TOOLS](#)



[Click here for Bankmed News](#)

A man in a grey long-sleeve shirt is leaning forward in a gym, looking down with a focused expression. In the background, another person's arm is visible, suggesting a workout or training session. The image is overlaid with several semi-transparent circular shapes in shades of grey and brown.

## 4. Balance Campaigns

# 4. Balance Campaigns



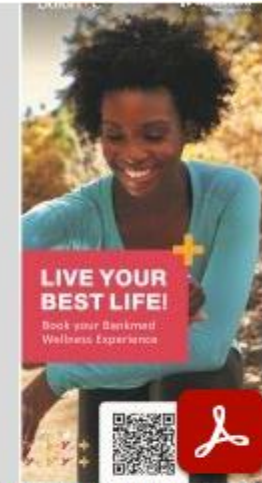
90611DIH Bankmed Balance Wellness X-Banners\_V1\_REPRO



97376DIH Bankmed\_750x300\_01



97376DIH Bankmed\_750x300\_01@2x



97479DIH Bankmed Wellness Experience QR Code Pull Up Banners\_V4\_HIRES\_01



97479DIH Bankmed Wellness Experience QR Code Pull Up Banners\_V4\_HIRES\_02



97479DIH Bankmed Wellness Experience QR Code Pull Up Banners\_V4\_HIRES\_03



97485DIH\_Bankmed\_App\_Screen\_Pull\_Up\_Banners\_V3



97492DIH Bankmed Balance pull-up banner\_V3\_HIRES\_01





## 5. Digital Tools





**Bankmed**  
*Yours in good health*

CLICK HERE TO  
CHAT ON WHATSAPP

## NEED HELP? SEND US A WHATSAPP

At Bankmed, we understand that managing your healthcare can be overwhelming, so we've created a suite of digital support tools to make it easier. Our digital support puts you in control of your healthcare and wellbeing, all in the palm of your hand.

With our new WhatsApp channel, you can access your healthcare information and support through text messages.

**ASK BANKMED ON WHATSAPP**

Need help on the go? Ask us a question on WhatsApp for immediate assistance.

Bankmed WhatsApp can help you with support or information, such as:

- Downloading your digital membership card
- Finding your nearest Healthcare Professional or pharmacy
- Booking an online consultation with Connected Care

Click here to chat on [WhatsApp](#)

**AT YOUR FINGERTIPS!**

Bankmed has created a digital world to meet the evolving needs of our members. Use our digital tools on the Bankmed App or website to find a Healthcare Professional, submit a claim and so much more!

OUR DIGITAL TOOLS

## WhatsApp Features



Bankmed WhatsApp can help you with support or information, such as:

- ✦ Downloading your digital membership card
- ✦ Finding your nearest Healthcare Professional or pharmacy.
- ✦ Booking an online consultation with Connected Care
- ✦ Request your tax certificate
- ✦ Request your membership certificate
- ✦ Follow up on a claim
- ✦ Confirm your MSA balance
- ✦ Confirm your Plan type and structure
- ✦ View your benefits and limits usage



# Plan Selection



Interactive plan guide



Compare medical aid plans



Calculate your contributions



# Added features



## Interactive Plan Guide

This page helps you to find a Plan that best suits you and your family's financial and healthcare needs. You must select a plan when you apply to join Bankmed and if you decided to change your Plan during the Plan change period.

Find a Benefit Plan >

Look up Plan Benefits >



# 6. Looking forward

## 2024 next steps

- ✦ Bankmed App enhancements and integration
- ✦ Grow Bankmed's brand equity in the open market
- ✦ Develop a lead generation capability to grow Bankmed
- ✦ Advertise our better value proposition to the Financial Services sector
- ✦ Increase our PR and thought leadership influence
- ✦ Support Employer Group clients through integration and understanding of their environments
- ✦ Enhanced member journey's across all communication channels
- ✦ Continue to find innovative ways to reach members
- ✦ Focus our communication's to members that highlight **CONNECTION** and **UNDERSTANDING**

### Recap:

Great communication begins with **connection**. Constantly talking isn't necessarily communicating. How well we communicate is not determined by how well we say things but how **well** we are **understood**.



 **Bankmed**  
*Yours in good health*

# 2024

## Client Management Update



**MORE THAN A MEMBER. MORE WITH BANKMED.**



# Client Management: Rollout and Support



2024 Benefit & Contribution  
Launch Rationale



Employee Wellbeing & Human  
Capital Community Upskilling



Employer Internal  
Communication Channels



Planned & Approved Onsite  
& Online Presentations  
Supported by Virtual  
1-1 Consultations



Online Plan Selection Guide  
Supported by FAIS Accredited  
Consultants



National Roadshow for  
Retirees



Fieldwork & Festive Season Closure  
11 October 2023 to 22 January 2024



THANK YOU

 [www.bankmed.co.za](http://www.bankmed.co.za)


 0800 Bankmed (0800 226 5633)

 <http://www.facebook.com/BankmedSA/>

 [http://twitter.com/Bankmed\\_SA](http://twitter.com/Bankmed_SA)

 <https://www.linkedin.com/company/bankmed-medical-scheme/>

 Bankmed App

 <https://www.instagram.com/bankmedsa/>

 <https://bit.ly/AskBankmed>

