

# Partnerships make private healthcare and cover work

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Medical schemes have been the target of widespread public criticism in recent years, with most of the narrative centred on seemingly unjust pricing. But the reality is that there is currently a fragmented system with isolated clinicians who charge separate tariffs, and a fee-for-service culture that drives costs up, which contributes to rising medical scheme premiums. The only way to make healthcare more affordable is to get clinicians to work together to produce value-based care.



Hospitals, pharmacies and other clinical service providers have traditionally looked at themselves as transactional partners of medical schemes, but that relationship is changing dramatically. As independent hospitals become parts of larger health systems, they have improved their leverage as partners and have transcended the role of the straightforward purchaser. If schemes try to cultivate more robust partnerships with clinical service providers, consumers can ultimately reap the benefits.

Having a plan that recommends using networks can affect your day-to-day benefits and the medical aid cover you have at certain healthcare providers. A programme that requires you to use specific hospitals, pharmacies, doctors or specialists in a network makes it possible for medical schemes to have arrangements that allow a lower contribution.

Medshield has partnered with specific providers and networks to ensure that your healthcare expenses remain contained, that you are not liable for any unforeseen co-payments and that your disposable income does not shrink due to unplanned healthcare expenses.

## How do these partnerships benefit you?

1. **Less admin:** Medshield pays its healthcare professionals within its network directly. These providers know the network arrangements well, so you will not face any extra administration.
2. **Defined tariffs:** Healthcare providers have the right to charge a tariff higher than what your medical scheme will cover – which leads to a co-payment. Network partnerships allow you to shop around for a provider within the network who charges at the agreed rate, thus minimising any co-payments on your treatment.
3. **Specialist benefits:** It is essential to first find out what arrangement the scheme has with that specialist, i.e. if they can give you full cover and what they will charge. Choosing a specialist from the network means you can avoid a hefty co-payment and lengthy paperwork.
4. **Pharmacy savings:** When you use pharmacies that Medshield has an arrangement with, you get your medicine at the most affordable price, offering you additional value. Depending on your plan, it also allows you access to extra

medicine cover. Ask your pharmacist about generic alternatives to branded medicines to save even more. Generic medicines cost less but are similar to the branded choices in their composition and how they work.

## Contributing to value-based care

We partner with our stakeholders to enable access to sustainable, affordable healthcare through innovative products and benefits. Apart from our robust pharmacy, chronic medicine DSP, and SmartCare pharmacy network, Medshield has built effective networks with a diverse offering of clinicians. SmartCare, in particular, is available on all Medshield plans and enables members to receive virtual care and remote monitoring from a Family Practitioner via two-way video consultation – all administered in the presence of registered nurses at SmartCare-enabled clinics.

Our Medshield family practitioner network has over 3,701 doctors across South Africa, supported by an additional 2,790 opticians and 2,630 in the dental network. This robust offering gives our members assurance of being covered by a wide range of clinicians in any area around the country. Our specialist network is well-supplied, including an oncology network (ICON) of over 335 specialist oncology doctors.

At Medshield, we believe in value-based care (shaped by the idea that when care channels are disjointed, there will be challenges in reaching excellent health outcomes), an exceptional experience for patients and providers, and lowering costs. It is why a partnership network is essential to us, as it means we can enable a quality continuum of care across the value chain. We select all our networks carefully with the best intention to provide quality care and affordability across a wide range of plans within the scheme. Members who use these intentionally selected care networks of hospitals and pharmacies receive coordinated care within one health system.



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