

Preventative care a core focus for 2023 healthcare

South Africa's largest self-administered medical scheme, has announced its product enhancements, preventative benefits and contribution changes for 2023 across its value-for-money Beat, Pace, and Rhythm product ranges.



Source: Supplied. BestMed chief executive, Leo Dlamini

The announcement follows the Scheme's 3.5% growth in principal members for 2021 bringing the total number of beneficiaries under its care to 209,000.

This growth is a result of consistent value for money as well as the Scheme's improved customer satisfaction as validated by external market research, and the Scheme having some of the lowest contribution increases in the country among open medical schemes for 2021 and 2022.

"Our commitment to offering our members value for their medical-aid contributions, while remaining competitive in the market, were key drivers for the 2023 benefit enhancements and changes," says Leo Dlamini, chief executive officer/principal officer at Bestmed Medical Scheme. "Over the past few years, we invested substantially in preventative care benefits for our members."

The enhanced benefits of 2022 will continue, which include co-payments removed on Beat options in-hospital, cover of mammograms on all options, only the first three children paying contributions, improved optical benefits, the child dependant age having increased from 21 to 24 years, and reduced co-payments on non-formulary medicines across all

options.

Bestmed has announced an average weighted contribution increase of 8.5%, alongside an average weighted benefit limit increase of 5.7% and has maintained the richness of its benefits and competitiveness of its product range.

The Scheme says it wants to continue offering long-term benefits to members, ensuring they have cover when they require medical attention, from paying doctors to covering hospital stays. Additionally, the Scheme wants more of its members to access its preventative care benefits that help keep them healthy and prevent possible medical issues that may arise from not having access to these benefits.

Changes in the offering

“We have introduced changes to our product benefits while enriching some of our existing benefits. Our members already have access to an extensive range of preventative care benefits across our product range. These include vaccinations, mammograms, paediatric immunisations, female contraceptives, a back and neck programme, and baby growth and development assessments,” says Dlamini.

“Preventative healthcare empowers people to take a proactive approach to manage their health, providing far-reaching and long-lasting health benefits. It also helps avoid the trauma of members having to put their lives on hold while going through, sometimes, difficult treatment that may involve going in and out of hospital. This also assists in reducing costs for the Scheme, which bodes well for future pricing of contributions and benefit enhancements.”

Maternity care benefits

In addition to its extensive preventative healthcare, Bestmed offers members maternity care benefits across every product range and nine holistic managed care programmes, including oncology, diabetes, HIV/Aids, maternity, back and neck programme, wound care, substance abuse, dialysis and stoma care.

Bestmed is also encouraging more members to improve and maintain their overall health in 2023 by introducing an additional wellness journey, the Emotional Wellbeing Journey to its two existing Get Active (fitness) and Nutritional Health Journeys. Members can access the Tempo wellness journeys by means of the member portal on the website or by means of the Bestmed app.



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The online platforms will allow members to manage their physical activity, nutrition, mental wellbeing, general health, and high-risk chronic conditions with greater ease.

“Heading into 2023, we’re focusing on providing members with additional wellness benefits by means of our Tempo wellness programme suitable for members from the age of 16,” concludes Dlamini.

The last two years have seen challenging economic conditions clouded by ongoing Covid-19, no growth and tough competition in the open medical schemes market.

Despite this, Bestmed says it will continue to focus on providing competitively priced (value for money), quality and superior healthcare cover for its valued members in 2023.

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