

Covid-19 international travel benefit introduced

As South Africa moves to Covid-19 adjusted Level 2 and vaccination numbers increase, access to quality healthcare remains a priority.



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With this in mind a revised international travel benefit with payment for Covid tests and a contribution towards quarantine costs are part of Bonitas Medical Fund's 2022 product line up offering.

'We wanted to ensure that our members are covered should they need to travel and noted that testing and enforced quarantine could be expensive,' says Lee Callakoppen, principal officer, Bonitas.

The Scheme offers a Covid-19 PCR test pre- and post-travel as well as a contribution of up to R1,000 a day should quarantine be required.

Other offerings include the use of reserves to keep contribution increases lower and a Benefit Booster to stretch day-to-day benefits.

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.

“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,” says 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,’ she says.

She adds: “The Benefit Booster equates to an increase in day-to-day benefits for members ranging from 16% to 32%, depending on the members’ plan.”

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,” says Callakoppen.

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.

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