

# MEDICAL UPDATE



## Measures to address medical aid problems

By Anusha Pillay

The Medical Aid sector appears to be one of the most operationally volatile industries. Constant changes relating to the consolidation and restructuring of the industry usually leaves members confused regarding how their funds are administered. This results in members becoming passive in the involvement of their funds' control.

It has been years now that the ANC Caucus sought to provide staff members with access to necessary medical aid support. To date, Caucus employees in Parliament have at least five medical aid schemes to choose from, while those in the Parliamentary Constituency Offices [PCOs] have one.

Glopin Healthcare Consultants, a healthcare consultancy firm, has been chosen to provide medical aid support services to the Caucus employees on all schemes, Discovery, Bonitas, Fedhealth, Munimed, Prosano and Sizwe.

Glopin has indicated a number of shortcomings relating to the staff usage of their respective medical aid schemes. Regular switches from one medical aid to another, which created serious administrative problems and wrongly portrayed such members as high risk, were some of the problems. Lack of communications regarding changes to schemes, which results in no or

late deductions, as well as late implementation of increased annual contributions, which resulted in arrears, have also been cited by Glopin as serious concerns.

Glopin said scheme members in the PCOs had their benefits depleted early this year while some had their membership suspended. Members in the PCOs were also failing to register their dependents while some were not utilizing their schemes due to lack of information.

Another challenge, added the consultancy company, is that recent regulations from the Registrar will require medical schemes to redesign their pricing structure for the year 2006. "Members can no longer choose the level of savings, as this must be pre-determined. In essence, what this means, is that members will not be able to choose a saving level of their choice considering affordability. This would result in members either having a huge contribution increase or a reduction in out of hospital benefit in 2006."

To address these shortcomings, Glopin said it will soon be sending a newsletter to their staff to advise them on regulatory changes regarding savings account, chronic medication, hospital authorization and HIV/Aids claims. The company also committed itself to conduct countrywide visits to PCOs to assist staff to correct their medical aid information and answer all the queries they might have.

A survey would also be conducted by the company to determine employees' understanding of medical aid schemes and provide valuable data regarding the staff's demographics.

It is hoped that such strategic interventions will eliminate various problems the staff has experienced and further improve the service. 

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