



## TRUSTEE INFORMATION MARCH 2018

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# ALLIANCE-MIDMED MEDICAL SCHEME

## EXECUTIVE SUMMARY - HIGHLIGHTS - MARCH 2018

### EXECUTIVE SUMMARY HIGHLIGHTS

#### 1. INCOME STATEMENT

##### **1.1 CONTRIBUTIONS**

Net contributions for the month were R7.6M which is R310K below budget. This is due to membership being 54 contracts below budget. Year-to-date (YTD) contributions at R22.9M are less than budget by R904K, with YTD total of 145 contracts less than budget.

##### **1.2 CLAIMS COST**

The claims costs for the month were R8.7M which is over budget by R2.5M. The YTD claims ratio is 103%, compared to the budgeted 92%, with average claims per member per month being R4 375 which is some R417 over budget. This includes an IBNR provision of R2.9M. The YTD top 10 high cost cases total R2.3M. Refer page 8 for the top 10 claims.

##### **1.3 NON-HEALTHCARE EXPENDITURE**

Non-healthcare costs for the month amounted to R490K, which is R46K below budget. YTD costs are in line with budget.

##### **1.4 NET HEALTHCARE RESULT**

The Scheme incurred a net healthcare deficit of R1.59M for the month in comparison with a budgeted net healthcare surplus of R1.19M. The YTD net deficit is R2.59M worse than budget.

##### **1.5 INVESTMENT INCOME**

Investment income is derived from funds managed by Old Mutual. The Scheme had a net investment loss for the month totalling R149K compared with a budgeted investment income of R311K. Investments reflected unrealised losses of R474K for the month. The all share returns on the JSE decreased by 4.87% for the month. YTD net investment income is R359K compared to the budgeted R930K.

##### **1.6 NET SURPLUS/(DEFICIT) AND RESERVES**

The Scheme ended the month with a deficit of R1.74M (after investment income) which was worse than budget by R3.24M. YTD the net deficit is R1.94M compared to the budgeted surplus of R1.23M, a negative variance of R3.16M.

#### 2. BALANCE SHEET

##### **2.1 ACCUMULATED RESERVES**

The Scheme had accumulated funds of R47.0M as at the end of the month. This equates to a solvency ratio of 36.42% based on gross contributions. This has decreased from the 40.14% recorded for Dec-2017. This decrease is due to a combination of the higher contributions from annual premium increases as well as the net deficit.

##### **2.2 PROVISION FOR UNPAID CLAIMS**

The provision for outstanding claims currently stands at R3.5M. This includes R614K remaining of the prior year provision.

##### **2.3 CASH AT BANK AND INVESTMENTS**

The cash, call and fixed deposits, as well as investments held by the Scheme at month end total R84.4M. This is R541K up on December 2017.

##### **2.4 PERSONAL MEDICAL SAVINGS ACCOUNT (PMSA)**

Effective 1 October 2017, a rule amendment was approved by CMS whereby interest is no longer allocated to members.

#### 3. MEMBERSHIP

##### **3.1 PRINCIPAL MEMBERS AND BENEFICIARIES**

The Scheme billed 1 803 members for the month vs the budgeted 1 857. There were a total of 4 237 lives covered for the month which equates to 2.35 beneficiaries per contract.

##### **3.2 PENSIONERS**

The Scheme has 283 principal members classified as pensioners (over 60yrs). This equates to a ratio of 15.7% of the total membership. The number of beneficiaries greater than 65 years is 288. This equates to 6.80% of the total lives covered. The number of beneficiaries aged 60 or older is 433. This equates to 10.22% of the total lives covered.

**ALLIANCE-MIDMED MEDICAL SCHEME**  
**EXECUTIVE SUMMARY - FINANCIAL HIGHLIGHTS MARCH 2018**

Income Statement	Current Month			Year to Date 2018			Prior Yr Full	Full year 2018
	Actual R'000	Budget R'000	Variance R'000	Actual R'000	Budget R'000	Variance R'000	Actual R'000	Budget R'000
Gross contribution income	8 400	8 642	(242)	24 999	25 925	(926)	94 568	93 353
Less: savings contribution income	760	692	68	2 055	2 077	(22)	7 503	7 468
<b>Net contributions from members</b>	<b>7 639</b>	<b>7 949</b>	<b>(310)</b>	<b>22 944</b>	<b>23 847</b>	<b>(904)</b>	<b>87 065</b>	<b>95 390</b>
Relevant healthcare expenditure	(8 737)	(6 218)	(2 519)	(23 740)	(22 049)	(1 691)	(85 605)	(92 536)
<b>Gross healthcare result</b>	<b>(1 098)</b>	<b>1 731</b>	<b>(2 829)</b>	<b>(796)</b>	<b>1 798</b>	<b>(2 594)</b>	<b>1 460</b>	<b>2 854</b>
Non-healthcare expenditure	(490)	(536)	46	(1 497)	(1 501)	4	(5 989)	(6 455)
<b>Net healthcare result</b>	<b>(1 587)</b>	<b>1 195</b>	<b>(2 782)</b>	<b>(2 293)</b>	<b>297</b>	<b>(2 591)</b>	<b>(4 529)</b>	<b>(3 601)</b>
Net Investment income	(149)	311	(461)	359	930	(571)	5 144	3 655
<b>Net surplus/(deficit)</b>	<b>(1 736)</b>	<b>1 506</b>	<b>(3 243)</b>	<b>(1 935)</b>	<b>1 227</b>	<b>(3 162)</b>	<b>615</b>	<b>54</b>
<b>Data per contract:</b>								
Average premium per contract	4 236.95	4 280.65	(43.70)	4 228.52	4 280.65	(52.13)	3 927.49	4 280.65
Average claims cost per contract	(4 845.72)	(3 348.53)	(1 497.19)	(4 375.21)	(3 957.85)	(417.36)	(3 861.64)	(4 152.59)
Average gross healthcare result per contract	(608.78)	932.11	(1 540.89)	(146.69)	322.79	(469.49)	65.85	128.06
<b>Administration costs data:</b>								
Average non-healthcare expenditure per contract	271.50	288.50	17.00	275.97	269.45	(6.52)	270.17	289.66
Non-healthcare as % of Risk Contributions	6.4%	6.7%	0.33%	6.5%	6.3%	-0.23%	6.88%	6.8%
Non-healthcare as % of Gross Contributions	5.8%			6.0%			6.33%	

BALANCE SHEET DATA	ACTUAL	PRIOR YEAR-YEAR END
Accumulated Reserves	47 091 159	49 025 822
Cumulative unrealised net gains/(losses) in acc funds	10 452 792	11 062 726
Cash at Bank and Investments	84 476 890	83 935 510
Provision for unpaid claims	3 563 010	2 006 451
Annualised reserve ratio - Net Contributions	39.96%	43.60%
Annualised reserve ratio - Gross Contributions	36.42%	40.14%

**ALLIANCE MIDMED MEDICAL SCHEME  
CONSOLIDATED INCOME STATEMENT 2018**

	JANUARY			FEBRUARY			MARCH			YEAR TO DATE				FULL YR BUDGET
	ACTUAL	BUDGET	% VAR	ACTUAL	BUDGET	% VAR	ACTUAL	BUDGET	% VAR	ACTUAL	BUDGET	VARIANCE	% VAR	
<b>NUMBER OF CONTRACTS</b>	<b>1 816</b>	<b>1 857</b>	<b>-2%</b>	<b>1 807</b>	<b>1 857</b>	<b>-3%</b>	<b>1 803</b>	<b>1 857</b>	<b>-3%</b>	<b>5 426</b>	<b>5 571</b>	<b>-145</b>	<b>-3%</b>	<b>22 284</b>
Gross contributions	8 302 518	8 641 556	-4%	8 296 476	8 641 556	-4%	8 399 622	8 641 556	-3%	24 998 615	25 924 668	(926 053)	-4%	93 353 290
Less: savings contributions	646 982	692 390	-7%	647 292	692 390	-7%	760 408	692 390	10%	2 054 682	2 077 171	(22 489)	-1%	7 468 263
<b>Net contribution income</b>	<b>7 655 536</b>	<b>7 949 166</b>	<b>-4%</b>	<b>7 649 184</b>	<b>7 949 166</b>	<b>-4%</b>	<b>7 639 214</b>	<b>7 949 166</b>	<b>-4%</b>	<b>22 943 933</b>	<b>23 847 497</b>	<b>(903 564)</b>	<b>-4%</b>	<b>95 389 988</b>
<b>Relevant healthcare expenditure</b>	<b>6 678 656</b>	<b>7 738 418</b>	<b>14%</b>	<b>8 324 404</b>	<b>8 092 561</b>	<b>-3%</b>	<b>8 736 837</b>	<b>6 218 229</b>	<b>-41%</b>	<b>23 739 896</b>	<b>22 049 207</b>	<b>(1 690 689)</b>	<b>-8%</b>	<b>92 536 211</b>
Claims paid by month of payment	4 287 519	6 337 045	14%	7 157 391	7 395 552	-3%	7 994 261	6 402 490	-29%	19 439 171	20 135 087	(1 791 644)	-9%	86 476 433
Movement in 2018 claims provision	1 985 725	917 086		675 620	212 722		287 475	(668 549)		2 948 819	461 259	-		<b>248 333</b>
2017 claims over provision	-	-		-	-		-	-		-	-	-		-
Claims discounts	(4 967)	-		-	-		(2 633)	-		(7 600)	-	7 600		-
MVA Recoveries	-	-		-	-		-	-		-	-	-		-
Denis Claims paid	267 658	298 482	10%	289 851	298 482	3%	298 945	298 482	0%	856 454	895 446	38 993	4%	3 581 786
Europassant claims paid	-	38 526	100%	59 376	38 526	-54%	16 647	38 526	57%	76 024	115 579	39 555	34%	462 315
<b>Accredited managed care</b>	<b>142 722</b>	<b>147 279</b>		<b>142 165</b>	<b>147 279</b>		<b>142 142</b>	<b>147 279</b>		<b>427 029</b>	<b>441 836</b>	<b>14 807</b>		<b>1 767 344</b>
Managed Care fees	77 511	79 125	2%	77 169	79 125	2%	76 956	79 125	3%	231 635	237 374	5 739	2%	949 495
Denis	20 657	21 784	5%	20 634	21 784	5%	20 810	21 784	4%	62 101	65 353	3 251	5%	261 411
Mediscor	44 554	46 370	4%	44 362	46 370	4%	44 376	46 370	4%	133 292	139 110	5 817	4%	556 438
<b>Gross healthcare result</b>	<b>976 880</b>	<b>210 748</b>	<b>10%</b>	<b>(675 220)</b>	<b>(143 395)</b>	<b>-7%</b>	<b>(1 097 623)</b>	<b>1 730 937</b>	<b>-44%</b>	<b>(795 963)</b>	<b>1 798 290</b>	<b>(2 594 253)</b>	<b>-11%</b>	<b>2 853 778</b>
<b>Non-healthcare expenditure</b>	<b>497 975</b>	<b>461 228</b>	<b>-8%</b>	<b>509 938</b>	<b>504 153</b>	<b>-1%</b>	<b>489 511</b>	<b>535 750</b>	<b>9%</b>	<b>1 497 425</b>	<b>1 501 131</b>	<b>3 706</b>	<b>0%</b>	<b>6 454 675</b>
Administration fees	339 258	346 331	2%	337 763	346 331	2%	336 829	346 331	3%	1 013 850	1 038 992	25 141	2%	4 155 966
Europassant fees	6 997	7 539	7%	6 963	7 539	8%	6 947	7 539	8%	20 907	22 618	1 711	8%	90 473
Fidelity cover	1 333	1 854	28%	1 333	1 854	28%	1 333	1 854	28%	4 000	5 562	1 562	28%	22 250
BHF fees	23 356	-		24 213	-		-	-		23 356	24 213	857	0%	24 213
Audit fees	16 656	17 529	5%	16 656	17 529	5%	16 656	17 529	5%	49 967	52 587	2 620	5%	213 941
Actuarial/professional services	-	-		26 220	-		13 110	-		39 330	-	(39 330)	0%	107 800
Bank charges	2 435	2 816	14%	3 083	3 074	0%	3 731	3 428	-9%	9 249	9 319	69	1%	41 058
Member communication	1 007	-		1 528	522		-	153		2 536	675	(1 861)		7 886
Principal officer fees	30 710	32 049	4%	30 710	32 049	4%	30 710	32 049	4%	92 131	96 148	4 017	4%	405 745
Travel and entertainment	923	-		-	-		-	3 263		923	2 340	1 417		75 497
Inc / (Dec) in provision for bad debt	-	-		10 470	-		-	-		10 470	-	(10 470)		3 588
Sundry Expenses	53 679	35 036	-53%	45 878	52 969	13%	47 200	84 002	44%	146 756	172 008	25 251	15%	888 952
Subscriptions (CMS)	-	-		-	-		-	1 163		-	1 163	1 163	0%	76 197
Subscriptions (Other)	3 152	2 854	-10%	3 152	2 854		2 440	4 122		8 744	9 829	1 085		45 694
Consultancy fees	18 468	15 219	-21%	26 181	15 219	-72%	30 554	34 317	11%	75 203	64 755	(10 449)	-16%	295 416
<b>Net healthcare result</b>	<b>478 905</b>	<b>(250 480)</b>	<b>2%</b>	<b>(1 185 158)</b>	<b>(647 548)</b>	<b>-8%</b>	<b>(1 587 134)</b>	<b>1 195 187</b>	<b>-36%</b>	<b>(2 293 387)</b>	<b>297 159</b>	<b>(2 590 546)</b>	<b>-11%</b>	<b>(3 600 898)</b>
Investment income	335 922	312 715	-7%	303 842	311 306	-2%	325 379	314 132	4%	965 142	938 153	26 989	3%	3 680 675
Realised gains (losses)	4 746	-		4 742	-		4 173	-		13 661	-	13 661		-
Unrealised gains (losses)	(158 447)	-		22 778	-		(474 265)	-		(609 934)	-	(609 934)		-
Other income	30 710	32 049	4%	30 710	32 049		30 710	32 049		92 131	96 148	(4 017)	-4%	384 592
Portfolio management fees	(17 835)	(17 666)	-1%	(15 871)	(17 593)	-10%	(17 663)	(17 738)	0%	(51 370)	(52 997)	1 627	-3%	(208 302)
Investment management fees	(17 344)	(17 133)	-1%	(15 935)	(17 063)	-7%	(17 626)	(17 204)	2%	(50 905)	(51 401)	495	-1%	(202 027)
<b>Net surplus/(deficit)</b>	<b>656 656</b>	<b>59 486</b>	<b>1004%</b>	<b>(854 892)</b>	<b>(338 849)</b>	<b>152%</b>	<b>(1 736 426)</b>	<b>1 506 426</b>	<b>-215%</b>	<b>(1 934 663)</b>	<b>1 227 063</b>	<b>(3 161 725)</b>	<b>-258%</b>	<b>54 040</b>

<b>Claims Ratio (Including Provision):</b>	<b>87%</b>	<b>97%</b>	<b>109%</b>	<b>102%</b>	<b>114%</b>	<b>78%</b>	<b>103%</b>	<b>92%</b>	<b>97%</b>
<b>Claims ppm</b>	<b>3 678</b>	<b>4 167</b>	<b>4 607</b>	<b>4 358</b>	<b>4 846</b>	<b>3 349</b>	<b>4 375</b>	<b>3 958</b>	<b>4 153</b>

SUMMARY	JANUARY			FEBRUARY			MARCH			YEAR TO DATE			2018 FULL YEAR Budget
	Actual	Budget	Variance	Actual	Budget	Variance	Actual	Budget	Variance	Actual	Budget	Variance	
<b>R'000</b>													
<b>Income</b>	7 868	8 294	(425)	8 011	8 293	(281)	7 525	8 295	(770)	23 405	24 882	(1 477)	99 455
<b>Expenditure</b>	7 212	8 234	1 023	8 866	8 631	(235)	9 262	6 789	(2 473)	25 340	23 655	(1 685)	99 401
<b>Surplus / Deficit</b>	657	59	597	(855)	(339)	(516)	(1 736)	1 506	(3 243)	(1 935)	1 227	(3 162)	54
<b>Membership</b>	1 816	1 857	(41)	1 807	1 857	(50)	1 803	1 857	(54)	5 426	5 571	(145)	22 284

## ALLIANCE MIDMED MEDICAL SCHEME BALANCE SHEETS

	31-Dec-17	31-Jan-18	28-Feb-18	31-Mar-18	30-Apr-18	31-May-18	30-Jun-18	31-Jul-18	31-Aug-18	30-Sep-18	31-Oct-18	30-Nov-18	31-Dec-18
<b>ASSETS</b>													
<b>Non-Current Assets</b>													
<b>Current assets</b>	<b>84 708 069</b>	<b>86 731 200</b>	<b>88 990 316</b>	<b>85 774 798</b>									
Outstanding contributions	709 130	657 763	1 047 819	844 296									
Member debt	12 609	11 687	28 004	27 907									
Supplier debt	N2 24 498	35 122	417 269	377 613									
Savings plan account advances	45 394	60 212	78 772	79 821									
Cash, call and Fixed Deposits	44 111 540	46 258 826	47 651 709	45 111 517									
Investments	39 823 971	39 726 717	39 797 110	39 365 373									
Prepayments	16 000	14 667	13 333	12 000									
Accrued interest	2 488	3 766	4 331	4 300									
Provision for bad debts	(37 560)	(37 560)	(48 031)	(48 031)									
<b>Total assets</b>	<b>84 708 069</b>	<b>86 731 200</b>	<b>88 990 316</b>	<b>85 774 798</b>									
<b>RESERVES AND LIABILITIES</b>													
<b>Reserves</b>	<b>49 025 822</b>	<b>49 682 477</b>	<b>48 827 586</b>	<b>47 091 159</b>									
Accumulated Reserves brought forward	45 356 798	49 025 822	49 682 477	48 827 586									
Current period surplus / (deficit)	3 669 024	656 656	(854 892)	(1 736 426)									
<b>Current Liabilities</b>	<b>35 682 247</b>	<b>37 048 723</b>	<b>40 162 731</b>	<b>38 683 639</b>									
Sundry creditors and accruals	205 383	168 886	670 492	208 963									
Deposits not yet allocated	N3 171 318	206 993	656 034	198 835									
Member and supplier credit balances	N1 1 784 379	1 909 746	3 365 070	2 377 146									
Provision for audit fees	189 810	149 523	166 179	87 929									
Member Savings Liability	31 324 905	31 645 971	31 959 065	32 247 755									
Provision for unpaid claims 2017	2 006 451	981 879	684 547	614 191									
Provision for unpaid claims 2018	-	1 985 725	2 661 344	2 948 819									
<b>Total reserves and liabilities</b>	<b>84 708 069</b>	<b>86 731 200</b>	<b>88 990 316</b>	<b>85 774 798</b>									

**Note N1** Relates to amounts owing to members and suppliers for claims that were received and processed but not paid as at month end. This is timing in nature as claims payments are made every Thursday (actual date of payment).

**Note N2** The increase in supplier debt is a result of reversing COID claims that was previously paid.

**Note N3** This is timing in nature. Relates to deposits received on the last working day and only allocated to member level on first work day of the following month.

**ALLIANCE MIDMED MEDICAL SCHEME  
CONSOLIDATED CASH FLOW STATEMENTS 2018**

	January Actual R	February Actual R	March Actual R	April Actual R	May Actual R	June Actual R	July Actual R	August Actual R	September Actual R	October Actual R	November Actual R	December Actual R	YTD Actual R
Net surplus / (deficit) for the period	656 656	(854 892)	(1 736 426)	-	-	-	-	-	-	-	-	-	(1 934 663)
Movement in working capital	1 393 377	2 318 167	(1 235 502)	-	-	-	-	-	-	-	-	-	2 476 043
Movement in current assets	26 901	(795 841)	243 590	-	-	-	-	-	-	-	-	-	(525 349)
Movement in claims provision	961 153	378 287	217 119	-	-	-	-	-	-	-	-	-	1 556 559
Movement in current liabilities	405 323	2 735 721	(1 696 211)	-	-	-	-	-	-	-	-	-	1 444 833
	2 050 033	1 463 276	(2 971 928)	-	-	-	-	-	-	-	-	-	541 380
<b>Cash utilised in investing activities</b>	97 254	(70 393)	431 737	-	-	-	-	-	-	-	-	-	458 597
<b>Increase / (decrease) in cash</b>	<b>2 147 287</b>	<b>1 392 882</b>	<b>(2 540 192)</b>	-	-	-	-	-	-	-	-	-	999 978
<b>Represented by :</b>													
<b>Opening cash on hand:</b>													
Cash at bank	44 111 540	46 258 826	47 651 709	-	-	-	-	-	-	-	-	-	44 111 540
Increase / (decrease) in cash	2 147 287	1 392 882	(2 540 192)	-	-	-	-	-	-	-	-	-	999 978
<b>Closing cash on hand:</b>	<b>46 258 826</b>	<b>47 651 709</b>	<b>45 111 517</b>	-	-	-	-	-	-	-	-	-	45 111 517

**Notes:**

N1 - Movement in Current Assets [A] - [B]	26 901	(795 841)	243 590	1 297 907	-	-	-	-	-	-	-	-	-
Prior month balance	[A] 772 559	745 657	1 541 498	1 297 907	-	-	-	-	-	-	-	-	-
Current month balance	[B] 745 657	1 541 498	1 297 907	-	-	-	-	-	-	-	-	-	-
Outstanding contributions	657 763	1 047 819	844 296	-	-	-	-	-	-	-	-	-	-
Member debt	11 687	28 004	27 907	-	-	-	-	-	-	-	-	-	-
Supplier debt	35 122	417 269	377 613	-	-	-	-	-	-	-	-	-	-
Savings plan account advances	60 212	78 772	79 821	-	-	-	-	-	-	-	-	-	-
Members' Savings portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-
Prepayments	14 667	13 333	12 000	-	-	-	-	-	-	-	-	-	-
Sundry debtors	-	-	-	-	-	-	-	-	-	-	-	-	-
Accrued interest	3 766	4 331	4 300	-	-	-	-	-	-	-	-	-	-
Provision for bad debts	(37 560)	(48 031)	(48 031)	-	-	-	-	-	-	-	-	-	-

**ALLIANCE-MIDMED MEDICAL SCHEME  
INVESTMENTS ANALYSIS AS AT END OF MARCH 2018**

**CASH AND EQUIVALENTS**

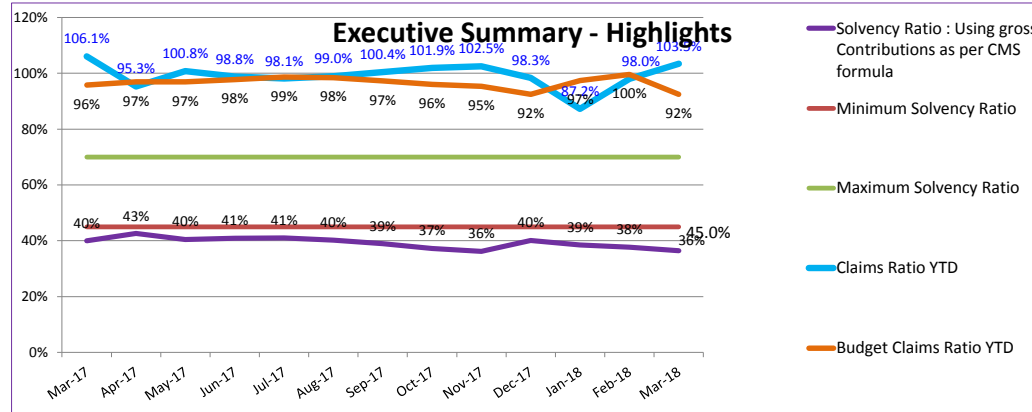
Institution	Type	Period	Interest Rate	Balance including accrued interest	Interest received year to date	Interest accrued at month-end	Date of Maturity
				R	R	R	
<b>ABSA</b>	Call	Call	6.25%	82 115	1 300		
	Call	Call	6.25%	882 960	20 470		
	Fixed Deposit	12 month	7.88%	1 518 771			2019/02/01
	Fixed Deposit	12 month	7.80%	503 953			2019/02/22
	Fixed Deposit	12 month	7.70%	1 049 153			2018/08/10
	Fixed Deposit	12 month	8.20%	1 068 745			2018/05/30
	Fixed Deposit	11 month	7.75%	516 774			2018/09/25
	Fixed Deposit	8 month	7.55%	506 412			2018/09/28
<b>First Rand Bank</b>	Call	Call	6.25%	3 449	55		
	Call	Call	6.25%	244 625	3 879		
	Fixed Deposit	12 month	8.08%	1 033 406			2018/11/01
	Fixed Deposit	12 month	7.85%	1 054 627			2018/07/20
	Fixed Deposit	12 month	8.45%	1 083 111			2018/04/06
	Fixed Deposit	12 month	7.75%	1 037 582			2018/10/05
	Fixed Deposit	12 month	7.68%	1 051 307			2018/07/31
	Fixed Deposit	12 month	8.10%	1 063 025			2018/06/21
<b>Investec</b>	Call	Call	6.40%	2 961 402	28 711		
	Call	Call	6.40%	1 513 294	27 379		
	Fixed Deposit	12 month	8.00%	1 011 178			2019/02/08
	Fixed Deposit	12 month	8.05%	1 017 644			2019/01/11
	Fixed Deposit	12 month	8.15%	1 066 093			2018/06/08
	Fixed Deposit	12 month	8.05%	1 017 423			2019/01/12
	Fixed Deposit	12 month	8.30%	2 144 625			2018/05/18
	Fixed Deposit	12 month	7.77%	500 319			2019/03/29
	Fixed Deposit	9 month	7.65%	506 497			2018/10/29
	Fixed Deposit	12 month	8.35%	538 890			2018/04/26
	Fixed Deposit	12 month	7.70%	1 045 567			2018/08/28
	Fixed Deposit	12 month	8.35%	1 028 138			2018/11/29
	Fixed Deposit	14 day	6.90%	1 000 756			2018/04/11
	<b>Nedbank</b>	Call	Call	6.25%	1 461 064	11 475	
Call		Call	7.05%	1 966 163	28 152		
Call		Call	6.25%	829 339	17 546		
Fixed Deposit		12 month	8.25%	1 024 637			2018/12/13
Fixed Deposit		12 month	8.08%	528 318			2018/07/19
Fixed Deposit		12 month	7.80%	2 009 830			2018/03/09
Fixed Deposit		12 month	7.83%	516 936			2018/10/25
<b>Standard Bank</b>		Call	Call	6.35%	2 962 812	36 704	
	Call	Call	6.35%	695 292	10 757		
	Fixed Deposit	12 month	7.70%	1 040 293			2018/09/21
	Fixed Deposit	12 month	8.00%	1 022 137			2018/12/21
	Fixed Deposit	12 month	8.28%	504 732			2019/02/15
	Fixed Deposit	12 month	8.43%	1 081 480			2018/04/13
	Fixed Deposit	14 day	6.68%	1 000 732			2018/04/11
Interest including interest on fixed deposits capitalised					578 587		
<b>Subtotal</b>				44 695 608	765 015	-	
Alliance Midmed bank account				415 480	11 106	4 297	
Alliance Midmed Demand Deposit				429	14	3	
Less: Investment management fees: Acsis					(50 905)		
Less: Bank fees FNB corporate account					(9 249)		
<b>TOTAL CASH, CALL AND FIXED DEPOSITS</b>				45 111 517	715 980	4 300	
<b>Effective return on investments</b>				7.24%			

**INVESTMENTS**

Institution	Initial Investment	Market Value	Int and Div Income	Portfolio management fees	Unrealised gains/(losses) in P&L	Realised gains/(losses)
<b>Coronation fund managers</b>	14 227 430	17 632 831	189 007	(19 650)	(283 338)	3 032
<b>Prudential portfolio managers</b>	9 706 936	21 732 543		(31 719)	(326 596)	10 629
<b>Total Investments:</b>	<b>23 934 366</b>	<b>39 365 373</b>	<b>189 007</b>	<b>(51 370)</b>	<b>(609 934)</b>	<b>13 661</b>
	Effective return YTD		-4.63%			

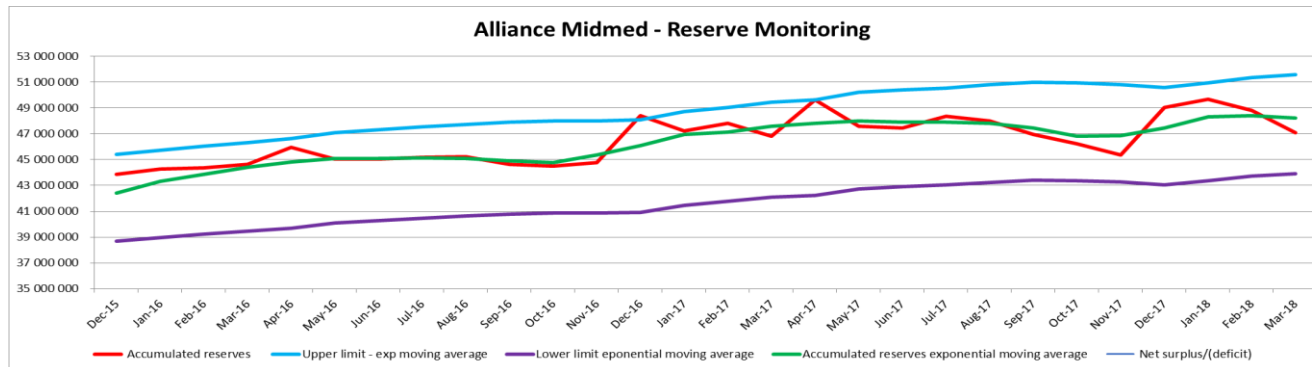
**ALLIANCE-MIDMED MEDICAL SCHEME  
FINANCIAL INDICATORS - RESERVES**

	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18	Mar-18
Solvency Ratio : Using gross Contributions as per CMS formula	40.0%	42.6%	40.5%	40.9%	41.0%	40.2%	38.9%	37.2%	36.2%	40.1%	38.5%	37.7%	36.4%
Minimum Solvency Ratio	45.0%	45.0%	45.0%	45.0%	45.0%	45.0%	45.0%	45.0%	45.0%	45.0%	45.0%	45.0%	45.0%
Maximum Solvency Ratio	70.0%	70.0%	70.0%	70.0%	70.0%	70.0%	70.0%	70.0%	70.0%	70.0%	70.0%	70.0%	70.0%
Claims Ratio YTD	106.1%	95.3%	100.8%	98.8%	98.1%	99.0%	100.4%	101.9%	102.5%	98.3%	87.2%	98.0%	103.5%
Budget Claims Ratio YTD	95.8%	97.0%	97.0%	97.7%	98.6%	98.4%	97.3%	96.1%	95.3%	92.4%	97.3%	99.6%	92.5%
Number of Members	1 844	1 847	1 838	1 840	1 839	1 854	1 857	1 851	1 847	1 855	1 816	1 807	1 803
Number of Lives	4 415	4 435	4 414	4 423	4 417	4 413	4 432	4 424	4 420	4 413	4 238	4 243	4 237
Schemes Reserves	R 46 818 971	R 49 615 738	R 47 582 443	R 47 424 696	R 48 329 733	R 47 982 830	R 46 923 780	R 46 231 040	R 45 356 798	R 49 025 822	R 49 682 477	R 48 827 586	R 47 091 159



**Scheme Strategy**

Solvency Level to be maintained between 45% -70%  
Minimum Reserves of R35 million





**ALLIANCE MIDMED MEDICAL SCHEME  
FINANCIAL RATIOS AND TRENDS**

		Mar-15	Mar-16	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18	Mar-18	YTD
Current liabilities to cash	Current liabilities	30 004 008	33 210 107	35 563 049	34 973 896	37 785 513	35 799 606	36 417 859	36 573 581	38 455 866	39 314 327	37 654 763	35 682 247	37 048 723	40 162 731	38 683 639	38 683 639
	Cash & Investments	45 841 116	49 815 907	51 453 798	53 419 189	54 265 467	81 228 536	82 579 411	82 168 688	83 039 705	83 140 950	80 584 139	83 935 510	85 985 543	87 448 819	84 476 890	84 476 890
		0.65	0.67	0.69	0.65	0.70	0.44	0.44	0.45	0.46	0.47	0.47	0.43	0.43	0.46	0.46	0.46

**Comment:** Current liabilities is a fraction of cash and investments - indicating that the scheme is adequately capable of meeting its debts in the normal course of its business

Current liabilities to cash	Current liabilities	6 258 425	7 162 414	6 705 059	5 684 034	8 400 828	35 799 606	36 417 859	36 573 581	38 455 866	39 314 327	37 654 763	35 682 247	37 048 723	40 162 731	38 683 639	38 683 639
	Cash	14 724 394	17 614 345	14 301 729	15 793 972	16 624 773	44 149 811	44 614 220	43 754 282	44 407 456	43 546 453	40 809 070	44 111 540	46 258 826	47 651 709	45 111 517	45 111 517
		0.43	0.41	0.47	0.36	0.51	0.81	0.82	0.84	0.87	0.90	0.92	0.81	0.80	0.84	0.86	0.86

**Comment:** Current liabilities. As a fraction of scheme cash - current liabilities is smaller indicating that the scheme is more than adequately capable of meeting its debts in the normal course of business operations.

Claims ratio	Net premium income	6 006 846	6 643 069	7 244 873	7 270 837	7 237 638	7 260 800	7 255 584	7 274 389	7 263 912	7 286 297	7 257 255	7 221 601	7 655 536	7 649 184	7 639 214	22 943 933
	Relevant healthcare exp	7 727 004	7 048 938	8 249 512	4 590 335	8 899 324	6 445 927	6 812 573	7 646 331	8 128 068	8 415 575	7 868 451	3 741 040	6 678 656	8 324 404	8 736 837	23 739 896
		129%	106%	114%	63%	123%	89%	94%	105%	112%	115%	108%	52%	87%	109%	114%	103%

**Comment:** Just another view indicating a high claiming year, relative to contributions. Better (less) than YTD budget.

Working capital ratio	Current assets	47 575 569	51 865 503	53 490 016	55 505 292	56 433 663	83 224 302	84 747 592	84 556 410	85 379 646	85 545 367	83 011 561	84 708 069	86 731 200	88 990 316	85 774 798	85 774 798
	Current liabilities	6 258 425	7 162 414	6 705 059	5 684 034	8 400 828	35 799 606	36 417 859	36 573 581	38 455 866	39 314 327	37 654 763	35 682 247	37 048 723	40 162 731	38 683 639	38 683 639
		7.60	7.24	7.98	9.77	6.72	2.32	2.33	2.31	2.22	2.18	2.20	2.37	2.34	2.22	2.22	2.22

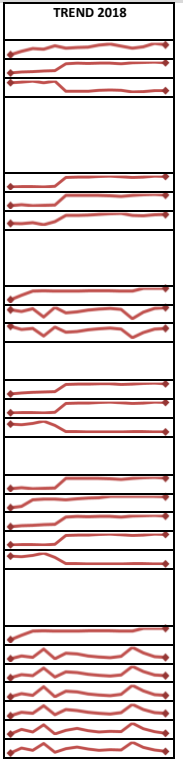
**Comment:** Ratio indicates that scheme current assets are more than adequate to meet scheme liabilities.

Acid test ratio	Cash, call and Fixed Deposits	14 724 394	17 614 345	14 301 729	15 793 972	16 624 773	44 149 811	44 614 220	43 754 282	44 407 456	43 546 453	40 809 070	44 111 540	46 258 826	47 651 709	45 111 517	45 111 517
	Investments	31 116 723	32 201 563	37 152 069	37 625 217	37 640 694	37 078 725	37 965 190	38 414 406	38 632 249	39 594 497	39 775 070	39 823 971	39 726 717	39 797 110	39 365 373	39 365 373
	Total 'near cash'	45 841 116	49 815 907	51 453 798	53 419 189	54 265 467	81 228 536	82 579 411	82 168 688	83 039 705	83 140 950	80 584 139	83 935 510	85 985 543	87 448 819	84 476 890	84 476 890
	Current liabilities	6 258 425	7 162 414	6 705 059	5 684 034	8 400 828	35 799 606	36 417 859	36 573 581	38 455 866	39 314 327	37 654 763	35 682 247	37 048 723	40 162 731	38 683 639	38 683 639
		7.32	6.96	7.67	9.40	6.46	2.27	2.27	2.25	2.16	2.11	2.14	2.35	2.32	2.18	2.18	2.18

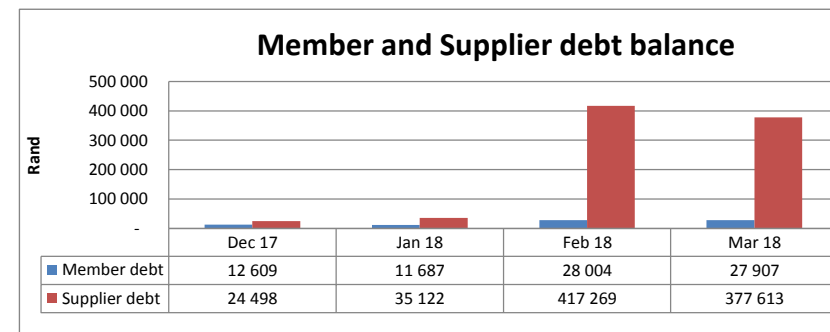
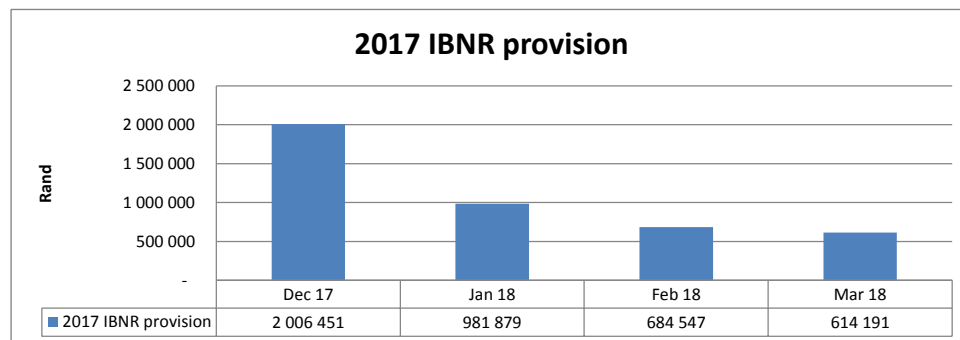
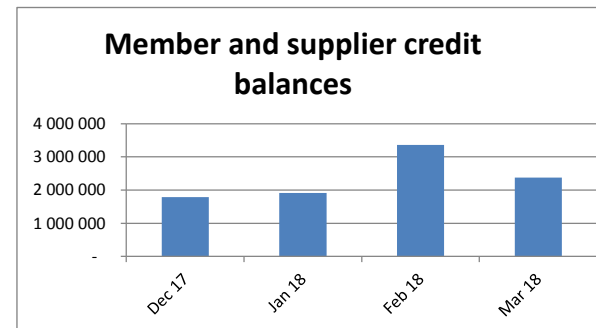
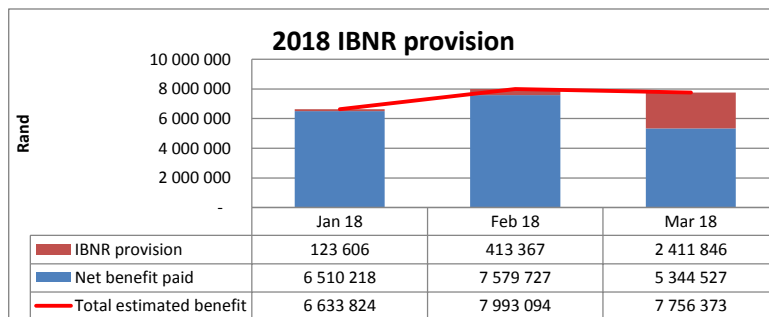
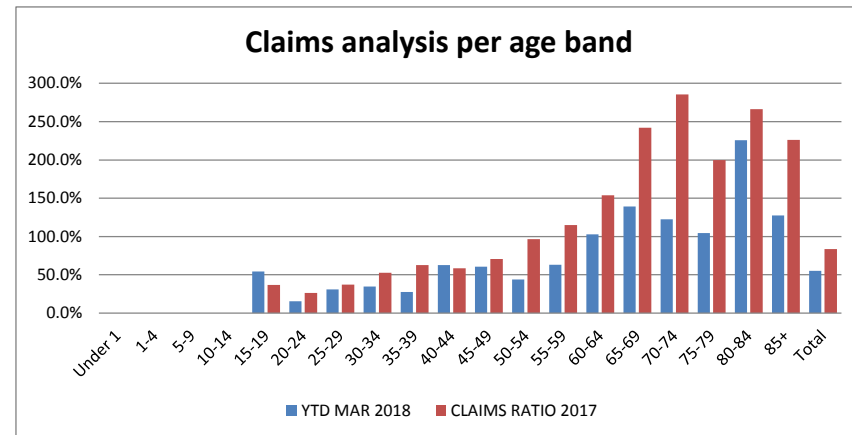
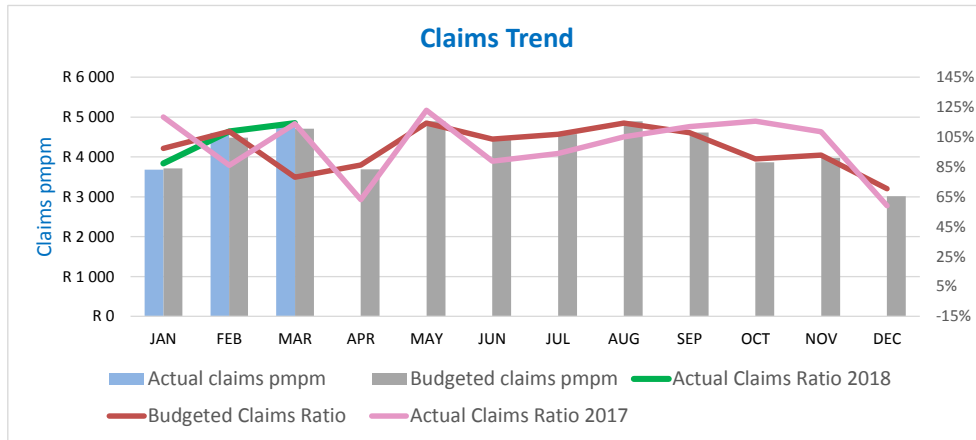
**Comment:** Ratio indicates that scheme cash reserves are more than adequate to meet scheme liabilities.

Reporting line performance %	Net premium income	6 006 846	6 643 069	7 244 873	7 270 837	7 237 638	7 260 800	7 255 584	7 274 389	7 263 912	7 286 297	7 257 255	7 221 601	7 655 536	7 649 184	7 639 214	22 943 933
	Gross healthcare result	(1 720 158)	(405 869)	(1 004 639)	2 680 502	(1 661 686)	814 873	443011	(371 942)	(864 156)	(1 129 278)	(611 196)	3 480 561	976 880	(675 220)	(1 097 623)	(795 963)
	a Gross healthcare result %	-29%	-6%	-14%	37%	-23%	11%	6%	-5%	-12%	-15%	-8%	48%	13%	-9%	-14%	-3%
	Net healthcare result	(2 220 318)	(840 663)	(1 501 123)	2 232 046	(2 143 333)	314 234	(79 320)	(883 225)	(1 360 459)	(1 729 127)	(1 119 904)	2 955 840	478 905	(1 185 158)	(1 587 134)	(2 293 387)
	b Net healthcare result %	-37%	-13%	-21%	31%	-30%	4%	-1%	-12%	-19%	-24%	-15%	41%	6%	-15%	-21%	-10%
	Net surplus/(deficit)	(2 143 073)	308 599	(989 183)	2 796 767	(2 033 294)	(157 747)	905 037	(346 903)	(1 059 050)	(692 740)	(874 242)	3 669 024	656 656	(854 892)	(1 736 426)	(1 934 663)
	c Net surplus/(deficit) %	-36%	5%	-14%	38%	-28%	-2%	12%	-5%	-15%	-10%	-12%	51%	9%	-11%	-23%	-8%

**Comment:** (a) Different view of same pattern of claims ratios. (b) ratio worsens after accounting for non-health care expenditure. (c) Ratio improves after investment income. The reporting line before investment income must be positive - strategy noted in 5 year planning and pricing. Investment income ideally should go towards reserve building.



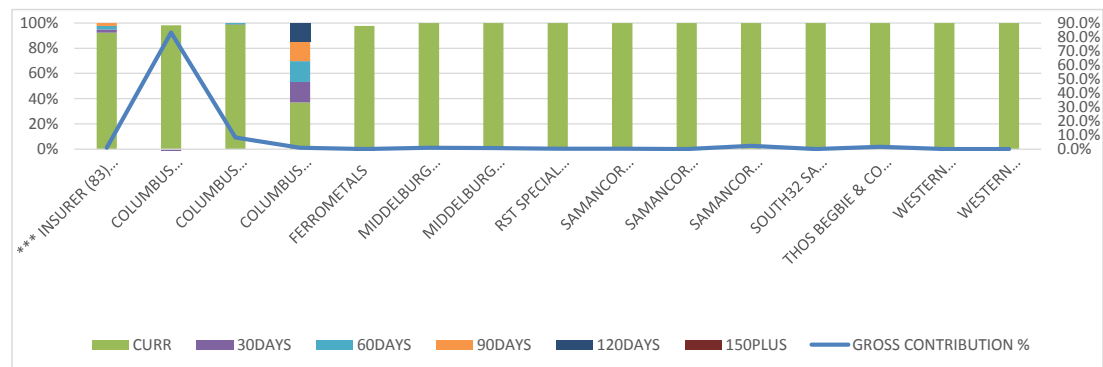
**ALLIANCE MIDMED MEDICAL SCHEME  
CLAIMS AND CREDITORS**



Note: the increase in supplier debt is a result of reversing previously processed COID claims

## ALLIANCE-MIDMED MEDICAL SCHEME DEBTORS AGE ANALYSIS AT END OF MARCH 2018

Name	Members	Gross Contributions excl backdates	Sum of TOTAL	Sum of BAL CURR	Sum of BAL 30DAYS	Sum of BAL 60DAYS	Sum of BAL 90DAYS	Sum of BAL 120DAYS	Sum of BAL 150PLUS
			*** INSURER (83) SELF PAYING ***	21	73 683	72 717	67 144	1 910	1 910
COLUMBUS (OLD MUTUAL PENSIONERS)	8	22 406	0	-	-	-	-	-	-
COLUMBUS STAINLESS	1 375	6 544 801	3 019	3 074	(55)	-	-	-	-
COLUMBUS STAINLESS PENSIONERS	166	643 590	270 360	267 682	46	2 632	-	-	-
COLUMBUS STAINLESS PENSIONERS - DISABILITY	17	75 028	15 670	5 780	2 578	2 578	2 367	2 367	-
COLUMBUS RETIREMENT (MOMENTUM40%)	2	4 564	0	-	-	-	-	-	-
COLUMBUS RETIREMENT(MOMENTUM 20%)	11	28 505	0	-	-	-	-	-	-
FERROMETALS	1	3 032	2 959	3 032	(73)	-	-	-	-
MFC RETIREMENT (MOMEN 33.3%)	1	1 910	0	-	-	-	-	-	-
OLD MUTUAL (MFC 33.3%)	5	12 880	0	-	-	-	-	-	-
MIDDELBURG FERROCHROME	12	78 021	78 021	78 021	-	-	-	-	-
MIDDELBURG FERROCHROME PENSIONER	15	60 302	58 239	58 239	-	-	-	-	-
RST SPECIAL METALS (PTY)LTD PENS	0	0	0	-	-	-	-	-	-
RST SPECIAL METALS PTY LTD	3	12 257	12 257	12 257	-	-	-	-	-
SAMANCOR CHROME	3	20 147	20 147	20 147	-	-	-	-	-
SAMANCOR CORPORATE	1	6 149	6 149	6 149	-	-	-	-	-
SAMANCOR MANGANESE PROPRIETARY LIMITED	56	189 231	195 889	195 653	22	215	-	-	-
SOUTH32 SA LIMITED	1	4 908	4 908	4 908	-	-	-	-	-
THOS BEGBIE & CO (PTY) LTD	70	377 893	0	-	-	-	-	-	-
THOS BEGBIE & CO (PTY) LTD PENS	30	127 167	42 280	41 860	210	210	-	-	-
THOS BEGBIE RETIRE (MOMENTUM 20%)	2	5 223	0	-	-	-	-	-	-
WESTERN CHROME MINES	1	6 149	6 149	6 149	-	-	-	-	-
WESTERN CHROME MINES PENSIONERS	2	10 057	10 148	10 057	91	-	-	-	-
<b>MEMBERS / GROSS CONTRIBUTIONS</b>	<b>1 803</b>	<b>8 307 903</b>	<b>798 913</b>	<b>780 152</b>	<b>4 730</b>	<b>7 545</b>	<b>4 120</b>	<b>2 367</b>	<b>-</b>



### RECONCILIATION TO BALANCE SHEET

BALANCE PER AGE ANALYSIS  
LESS: UNPAID SAVINGS CONTRIBUTIONS INCLUDED ABOVE  
PER BALANCE SHEET

798 913  
45 383  

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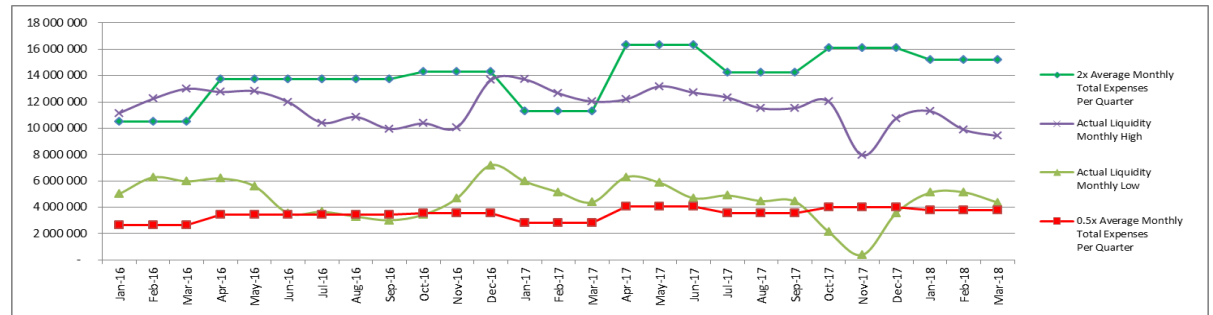
**844 296**

### Notes:

- # Member was terminated in April and membership has been backdated



Month	Relevant healthcare expenditure	Non-healthcare exp	Total Expenses	Average Monthly Total Expenses Per Quarter	Liquidity Level : Indicator		Actual liquidity Levels	
					2x Average Monthly Total Expenses Per Quarter	0.5x Average Monthly Total Expenses Per Quarter	Actual Liquidity Monthly Low	Actual Liquidity Monthly High
Jan-16	5 880 591	383 322	6 263 913		10 529 879	2 632 470	5 011 010	11 151 010
Feb-16	6 400 070	428 998	6 829 068		10 529 879	2 632 470	6 265 448	12 232 870
Mar-16	7 048 938	434 795	7 483 733	6 858 905	10 529 879	2 632 470	5 970 507	12 991 884
Apr-16	5 247 635	650 309	5 897 944		13 717 809	3 429 452	6 182 845	12 754 368
May-16	7 550 318	499 943	8 050 261		13 717 809	3 429 452	5 602 225	12 807 873
Jun-16	6 206 093	470 364	6 676 457	6 874 887	13 717 809	3 429 452	3 541 977	11 993 409
Jul-16	6 489 876	456 233	6 946 109		13 749 775	3 437 444	3 658 890	10 414 833
Aug-16	6 541 216	455 450	6 996 666		13 749 775	3 437 444	3 295 957	10 855 203
Sep-16	6 944 893	540 446	7 485 339	7 142 705	13 749 775	3 437 444	3 013 179	9 952 355
Oct-16	6 109 920	455 705	6 565 625		14 285 409	3 571 352	3 433 900	10 371 974
Nov-16	6 033 925	434 454	6 468 379		14 285 409	3 571 352	4 692 408	10 073 841
Dec-16	3 452 138	489 601	3 941 739	5 658 581	14 285 409	3 571 352	7 196 187	13 648 012
Jan-17	8 564 337	429 347	8 993 684		11 317 162	2 829 291	5 961 406	13 701 271
Feb-17	6 243 418	469 458	6 712 876		11 317 162	2 829 291	5 141 329	12 651 425
Mar-17	8 249 512	496 485	8 745 997	8 150 852	11 317 162	2 829 291	4 375 978	12 028 812
Apr-17	4 590 335	448 456	5 038 791		16 301 705	4 075 426	6 282 945	12 197 467
May-17	8 899 324	481 647	9 380 971		16 301 705	4 075 426	5 855 561	13 178 395
Jun-17	6 445 927	500 639	6 946 566	7 122 109	16 301 705	4 075 426	4 689 758	12 702 072
Jul-17	6 812 573	522 331	7 334 904		14 244 219	3 561 055	4 890 389	12 330 357
Aug-17	7 646 331	511 283	8 157 614		14 244 219	3 561 055	4 473 837	11 516 584
Sep-17	8 128 068	496 303	8 624 371	8 038 963	14 244 219	3 561 055	4 441 519	11 531 519
Oct-17	8 415 575	599 849	9 015 424		16 077 926	4 019 482	2 131 818	12 021 818
Nov-17	7 868 451	508 708	8 377 159		16 077 926	4 019 482	387 515	7 934 869
Dec-17	4 853 735	524 721	5 378 456	7 590 346	16 077 926	4 019 482	3 559 798	10 739 798
Jan-18	6 678 656	497 975	7 176 631		15 180 693	3 795 173	5 107 752	11 292 458
Feb-18	8 324 404	509 938	8 834 342		15 180 693	3 795 173	5 137 892	9 887 478
Mar-18	8 736 837	489 511	9 226 348	8 412 440	15 180 693	3 795 173	4 356 866	9 413 434



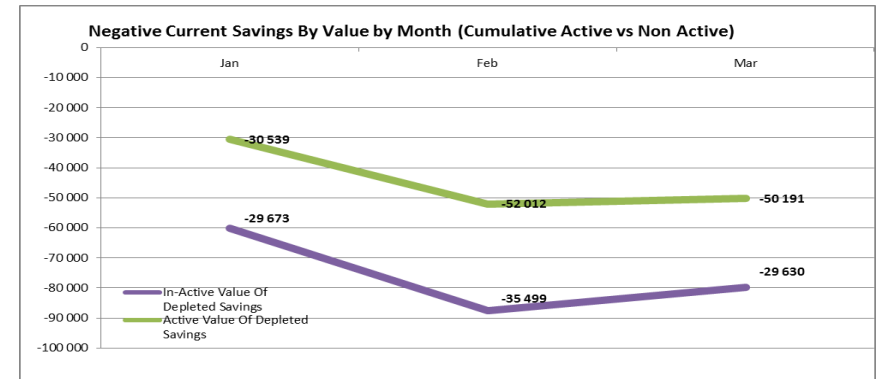
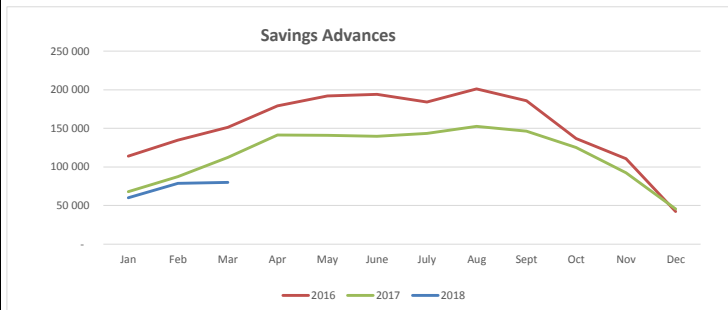
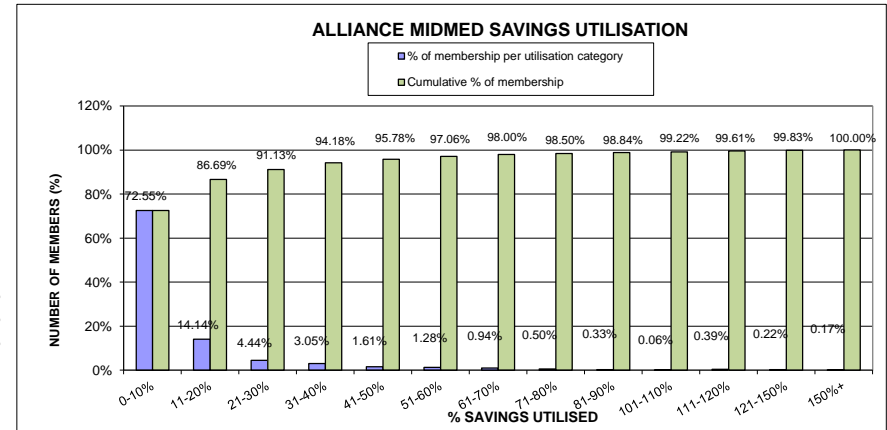
Note: The graph shows the 2 extremes of call balances. If below the lower than 0.5x we run the risk of too little cash on call to meet expenses, if over the above 2.0x then funds need to be invested as too much cash is on hand.

## ALLIANCE-MIDMED MEDICAL SCHEME ANALYSIS OF SAVINGS

	January R	February R	March R	April R	May R	June R	July R	August R	September R	October R	November R	December R	Trend
Savings Contributions	646 982	647 292	760 408										
Savings balances	31 582 359	31 875 196	32 167 934										
Savings billed less savings received balance	22 837	45 736	(45 383)										

### % Savings utilised

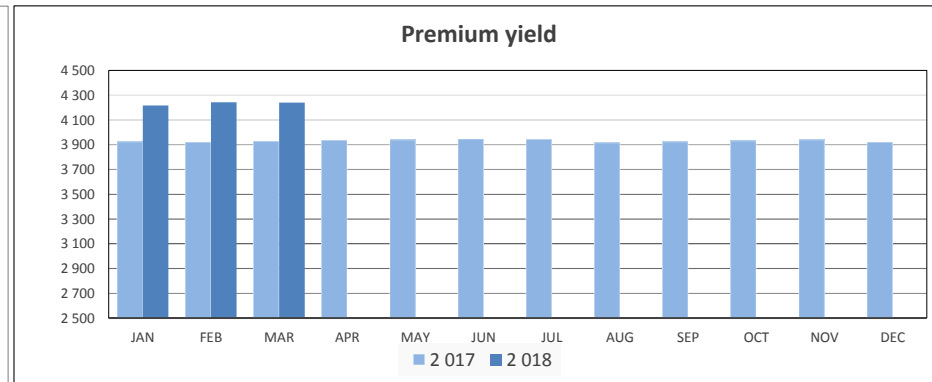
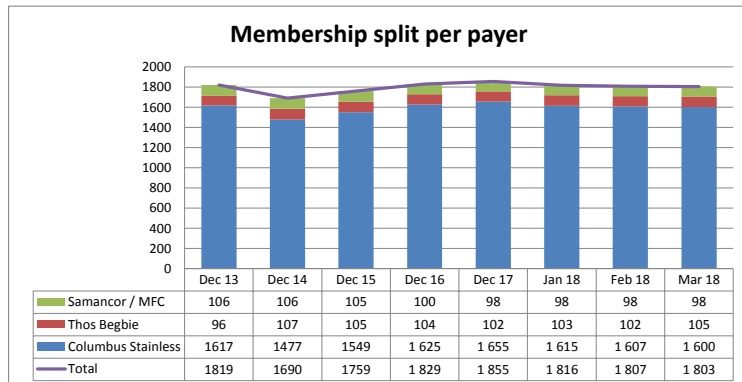
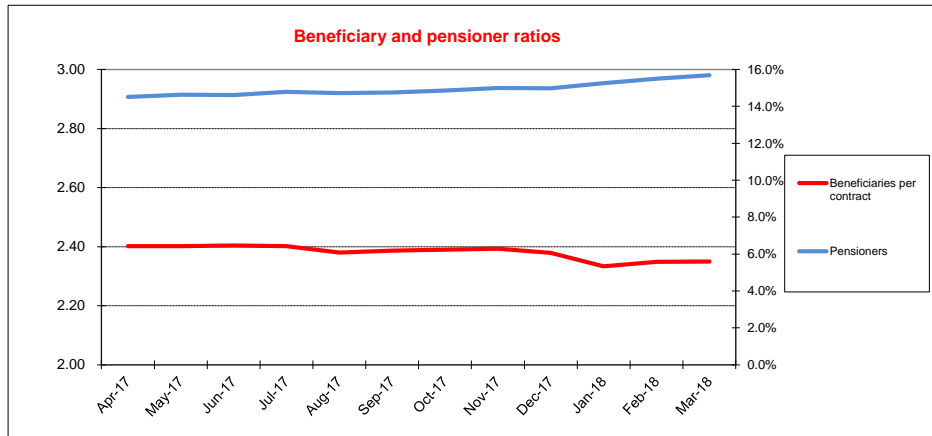
Number of contracts	Contributions YTD March 18 R	Projection for rest of year	Total savings contributions Jan - Dec 18	Claims paid from savings YTD March 18	Utilisation %	% of membership	
1 308	1 451 115	4 239 675	5 690 790	(159 064)	2.80%	72.5%	0-10%
255	308 323	897 309	1 205 632	(167 881)	13.92%	14.1%	11-20%
80	105 972	308 025	413 997	(101 186)	24.44%	4.4%	21-30%
55	70 708	202 230	272 938	(93 214)	34.15%	3.1%	31-40%
29	35 274	99 306	134 580	(60 178)	44.72%	1.6%	41-50%
23	26 435	73 953	100 388	(55 015)	54.80%	1.3%	51-60%
17	16 707	49 707	66 414	(42 284)	63.67%	0.9%	61-70%
9	10 183	30 933	41 116	(31 508)	76.63%	0.5%	71-80%
6	7 217	21 699	28 916	(24 786)	85.72%	0.3%	81-90%
1	618	1 854	2 472	(2 679)	108.38%	0.1%	101-110%
7	6 247	17 955	24 202	(27 934)	115.42%	0.4%	111-120%
4	4 101	10 755	14 856	(19 184)	129.13%	0.2%	121-150%
3	5 031	12 654	17 685	(38 300)	216.57%	0.2%	150%+
<b>1 803</b>	<b>2 054 682</b>	<b>5 982 777</b>	<b>8 037 459</b>	<b>(845 063)</b>	<b>10.51%</b>	<b>100.0%</b>	



During the year a number of members typically utilise annual savings in excess of their year-to-date savings contributions and therefore are reported as having received advanced funding. This level increases during the year and around August/September the contributions begin 'catching' up with advances given, resulting in the levels decreasing to year end. The graph (above) shows that the 2016 and 2017 trend are similar. 2018 should follow a similar pattern.

## ALLIANCE-MIDMED MEDICAL SCHEME MEMBER RATIOS AND TREND ANALYSIS

Description	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18	Mar-18
<b>Membership Ratios:</b>												
Number of Principal Contracts	1 847	1 838	1 840	1 839	1 854	1 857	1 851	1 847	1 855	1 816	1 807	1 803
Budgeted number of Contracts	1 818	1 818	1 818	1 818	1 818	1 818	1 818	1 818	1 818	1 857	1 857	1 857
Number of Dependants	2 588	2 576	2 583	2 578	2 559	2 575	2 573	2 573	2 558	2 422	2 436	2 434
Beneficiaries per contract	2.40	2.40	2.40	2.40	2.38	2.39	2.39	2.39	2.38	2.33	2.35	2.35
Pensioners	268	269	269	272	273	274	275	277	278	277	280	283
Pensioner ratio	14.5%	14.6%	14.6%	14.8%	14.7%	14.8%	14.9%	15.0%	15.0%	15.3%	15.5%	15.7%
Beneficiaries > 65 years of age	277	279	281	281	285	284	283	283	282	280	283	288
Beneficiaries > 65 years of age ratio	6.25%	6.32%	6.35%	6.36%	6.37%	6.43%	6.42%	6.40%	6.39%	6.61%	6.67%	6.80%
Beneficiaries >= 60 years of age	410	411	412	416	416	420	422	425	428	426	430	433
Beneficiaries >= 60 years of age ratio	9.24%	9.31%	9.31%	9.42%	9.43%	9.48%	9.54%	9.62%	9.70%	10.05%	10.13%	10.22%



**ALLIANCE-MIDMED MEDICAL SCHEME  
TOP 10 CLAIMING CONTRACTS YEAR TO DATE  
MARCH 2018**

Rank	Age	Gender	Cost Driver	Claiming Details and Explanation for Costs	Amount paid from risk (YTD)	Status
1	38	Male	Gastro-intestinal	This gentleman was admitted via casualty on 7 January 2018 when he presented with severe headaches, chest pain and severe epigastric pain. His blood pressure on admission was 171/124. A gastroscopy and CT scan revealed gallstones and the patient had a cholecystectomy procedure. He was nursed in high care for 4 days and discharged after 8 days. He was unfortunately re-admitted on 25 January 2018 when he presented with abdominal sepsis. He received Intravenous antibiotics and was discharged after 11 days in a satisfactory condition. He had a short 3 day admission in February for abdominal pain but there has been no subsequent admissions	303 129	Discharged in a satisfactory condition
2	25	Female	Maternity	This lady was admitted via her doctor's rooms when she presented with nausea and abdominal pain at 31 weeks gestational stage. It was found that she was in premature labour and a Caesarean Section was performed. A healthy female baby was delivered with a weight of 1.53kg. She was initially nursed in neonatal ICU on CPAP ventilation and NG tube feeding. She made good progress and was transferred to the neonatal high care ward. She was discharged 29.5 days later in a satisfactory condition. There has been no subsequent admissions	297 965	Discharged on a satisfactory birth weight of 1.85kg and bottle-feeding.
3	74	Female	Cardiovascular	This lady presented with an abnormal ECG reading and was referred for an angiogram. She was diagnosed with Sick Sinus Syndrome and Cardiomyopathy. An Implantable Cardioverter Defibrillator pacemaker was inserted. She was discharged in a satisfactory condition. There has been no subsequent admissions.	297 116	Discharged in a satisfactory condition
4	78	Female	Respiratory	This lady was admitted when she presented with runny stools and dehydration. Her blood pressure fluctuated from being hypotensive to severely hypertensive. She also had a raised temperature and she was diagnosed with bronchopneumonia and received intravenous antibiotics. Her condition deteriorated and she was transferred to ICU where she was ventilated. She also needed several blood transfusions for a very low Hb and dialysis was commenced. She has been extubated of the ventilator and transferred to the high care ward but remained very ill and weak. She was transferred to the general ward and then to a step down facility for rehabilitation and recovery. She was however re-admitted in hospital after 5 days with nausea and excessive vomiting. She received medical treatment for this and was then discharged into the care of a frail care centre	231 564	Remains very ill and frail. Nursed in a frail care centre
5	70	Male	Oncology	This patient was diagnosed with prostate cancer in 2017. He was admitted for an insertion of a J-stent and it was followed by a Robotic Prostatectomy procedure. The patient recovered well post surgery and was discharged 4 days later in a satisfactory condition. The J-stent was removed a few days later. There has been no subsequent admissions.	221 351	Discharged in a satisfactory condition
6	36	Female	Gastro-intestinal	This lady was admitted when she presented with severe abdominal pain. A CT scan revealed a mesenteric mass and a perforated colon. She was taken to theatre and a partial colectomy procedure was performed. She was nursed in high care post surgery. She was discharged after 9.5 days but still received wound care for sepsis.	201 187	Discharged in a satisfactory condition but still receiving wound care
7	33	Female	Gastro-intestinal	This lady was admitted when she presented with severe abdominal pain and vomiting. She was diagnosed with a peritoneal abscess and was taken to theatre to have it drained. She made a slow recovery and was discharged 8 days later. She was unfortunately re-admitted a few days later with abdominal pain again and received intravenous antibiotics. She was discharged 5.5 days later. There has been no subsequent admissions.	197 606	Discharged in a satisfactory condition
8	39	Female	Musculoskeletal - Spinal	This patient was admitted when she presented with severe lower back pain. A laminectomy procedure was performed for disc desiccation and disc protrusion.. She recovered well after the surgery and was discharged after 6 days. She was unfortunately re-admitted 3 weeks later with sepsis and is currently still receiving medical treatment in hospital.	197 470	Re-admitted with sepsis and receiving intravenous antibiotics
9	84	Male	Gastro-intestinal	This gentleman is a known diabetic patient. He had 3 admissions of 5.5 days each for severe abdominal pain, nausea, vomiting and diarrhoea. He received medical treatment and was discharged after the last admission in March in a satisfactory condition. There has been no admissions in the last month after he was discharged.	189 874	Discharged in a satisfactory condition but constipation is a concern in the elderly patient as a result of age related malnutrition.
10	72	Female	Cardiovascular and gastro-intestinal	This lady was admitted early in January 2018 when she presented with chest pain and difficulty in breathing. She appeared very weak and had massive weight loss recently. A diagnosis of pleural effusion was made. She received medical treatment and was transferred to Flora Clinic for a cardiologist to see her. Here she was diagnosed with an enlarged heart and a gastric ulcer. She was nursed in high care and has now been transferred to the medical ward. She was discharged into the care of her family with the assistance of a home nurse. There has been no subsequent admissions	189 004	Discharged into the care of her family with home nurse assistance
					<b>2 326 267</b>	

**COMPARATIVE ANALYSIS**

	Total
Top 10 claims - Jan 2018 (Till MOP Mar 2018)	2 326 267
Top 10 claims - Jan to Dec 2017(Till MOP Dec 2017)	6 744 875
Top 10 claims - Jan to Dec 2016(Till MOP Dec 2016)	4 952 582
Top 10 claims - Jan to Dec 2015(Till MOP Dec 2015)	6 905 559
Top 10 claims - Jan to Dec 2014(Till MOP Dec 2014)	6 787 187

## Alliance-Midmed Medical Scheme

### The history of SEP adjustments from 2012 to 2017

Measure	2012	2013	2014	2015	2016	2017
Max. legislated SEP increase	2.1	5.8	5.8	7.5	4.8	7.5
SEP change in basket medicines	1.2	3.9	4.6	5.7	3.8	

Mediscor will continue to track the actual impact of the annual SEP adjustments to a basket of medicines, and results will be published in the Mediscor Medicine Review.

### General assumptions used in the 2018 budget

Description	Percentage
Contribution increase	8.95%
Increase in Scheme tariffs:	
- Hospitals	7.25%
- SEP	5.00%
- Remaining service provider tariffs	5.50%
Managed care: healthcare expenses	5.77%
Membership growth	0.00%
<b>Non-health expenditure</b>	
Administration fees	5.80%
Other administration costs	5.30%
Managed care: management services	5.77%
Investment return	6.50%