



ALLIANCE-MIDMED MEDICAL SCHEME

2020 ANNUAL GENERAL MEETING

20 August 2020

AGENDA



1. Notice convening the meeting
2. Apologies
3. Attendance
4. Confirmation of the Minutes of the 11 June 2019 Annual General Meeting
5. Address by the Chairperson
6. Comment on the Annual Report and Financial Statements
7. Appointment of Scheme Auditors
8. 2021 Trustee Elections
9. Motions

The audited annual financial statements and copies of the auditor's and the Board's reports shall be laid before the meeting and is available on the scheme's website:

www.alliancemidmed.co.za/

2019 STATISTICS

	2019	2018
Number of members at the end of the year	1 680	1 748
Number of beneficiaries at the end of the year	3 928	4 150
Average number of members for the year	1 675	1 779
Average number of beneficiaries for the year	3 900	4 206
Beneficiaries per member at the end of the year	2.34	2.37
Average age of beneficiaries for the year	33.50	32.76
Pensioner ratio (beneficiaries > 65 years)	7.59%	7.08%
Dependants per member at the end of the accounting period	1.34	1.37
Average net contributions per beneficiary per month	R2 082	R1 799
Average relevant healthcare expenditure incurred per beneficiary per month	R2 028	R1 811
Total relevant healthcare expenditure as a percentage of gross contributions	92.55%	92.66%
Average non-healthcare expenditure per beneficiary per month	R118	R110
Non-healthcare expenses as a percentage of gross contributions	5.40%	5.65%
Average accumulated funds(excl savings) per member at the end of the year	R28 719	R25 804
Net claims as a percentage of net contributions	96%	96%
Administration expenses as a percentage of net contributions	6%	7%
Total amount paid to administrator	4 964 747	4 814 246
Administration fees paid to administrator pbpm	R70	R59
Average managed care: management services expense pbpm	R37	R31
Chronic profile	1 140	1 140
Return on investments as a percentage of closing investments	6.83%	3.77%

2020 HIGH-LEVEL STATISTICS (JUNE)

	Jun 20	Prior Year
Members	1 555	1 680
Average age of beneficiaries	34.33	33.59
Non healthcare expenditure as a % of gross contribution	4.98%	5.50%
Average net contributions per member per month	R5 461	R4 870
Solvency ratio	42.83%	37.29%

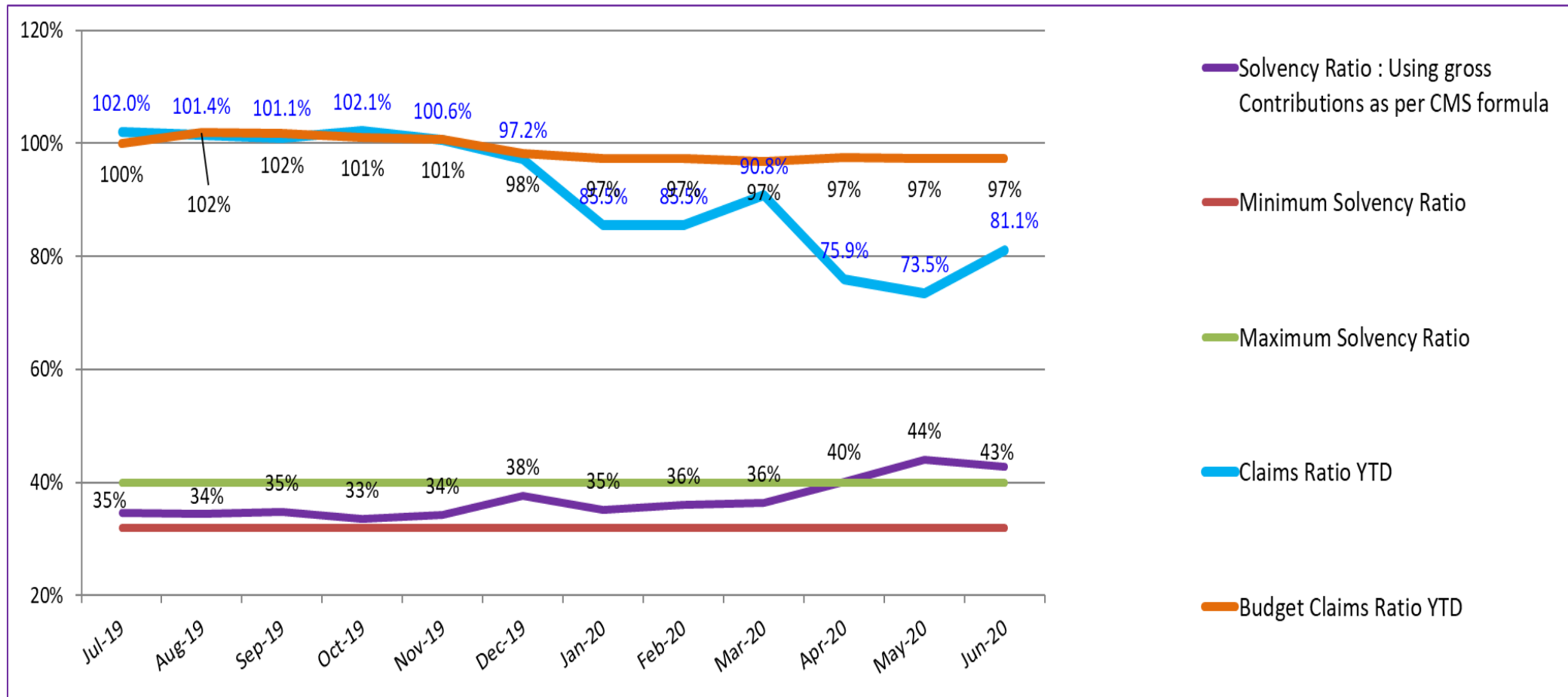
INCOME STATEMENT — JUNE 2020

(R'000)	Current Month			Full year 2020 Budget
	Actual	Budget	Variance	
Gross contribution income	9 076	9 241	(166)	110 895
Less: savings contribution income	436	461	(26)	5 537
Net contributions from members	8 640	8 780	(140)	105 358
Relevant healthcare expenditure	(10 356)	(8 731)	(1 625)	(102 503)
Gross healthcare result	(1 716)	49	(1 765)	2 855
Non-healthcare expenditure	(445)	(454)	9	(5 986)
Net healthcare result	(2 160)	(405)	(1 756)	(3 131)
Net Investment income	1 552	297	1 255	3 511
Net surplus/(deficit)	(609)	(108)	(501)	379
Claims Ratio	120%	99%	20%	97%
Average non-healthcare expenditure per contract	285.98	280.94	(5.03)	3 706.53
Non-healthcare as % of Risk Contributions	5.1%	5.2%	0.02%	5.7%
Non-healthcare as % of Gross Contributions	4.9%			

BALANCE SHEET — JUNE 2020

DATA	ACTUAL	PRIOR YEAR- YEAR END
Cash at Bank and Investments	R94.6M	R81.6M
Annualised reserve ratio - Net Contributions	44.89%	39.26%
Annualised reserve ratio - Gross Contributions	42.83%	37.28%

SOLVENCY — JUNE 2020



BENEFITS

- 150% of Scheme rate – specialist cover
- Top GP rate
- Generous day-to day benefit
- Generous meds benefits
- In-rooms procedures
- Preventive care
- Lifestages benefits
- Referral
- Rate negotiations
- Chronic monitoring
- Free nurse consultation at the Scheme office
- Free after hour medical advice through Europ Assistance
- Non-profit – 5% admin costs



2019 BENEFIT GUIDE

24-Hour Medical Emergencies
0860 25 54 26

24-Hour Nurse Counsellor
0860 25 54 26

The Cover/Benefit	Monetary Limit	Benefits Notes
General		
Specialist	150% of the Alliance Midmed Rate	Subject to the General Management Programme
GP	100% of the Alliance Midmed Rate	Subject to the General Management Programme
PHYSIO		
Physiotherapy and related costs	100% of the Alliance Midmed Rate	Subject to the Physiotherapy Management Programme
SAFETY		
Accident and emergency	100% of the Alliance Midmed Rate	Subject to the Safety Management Programme
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GET OUR FREE MEMBER APP NOW!

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This free app, specifically developed for Alliance Midmed members, brings you convenient and easy access to emergency and key contact details, information regarding your option, statements, benefits, savings balances and other great features.



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 - Search for Alliance Midmed and install
 - You can login using your existing web username and password or register for new login details.

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Please consult the **Benefit Guide** for more info -
www.alliancemidmed.co.za

In the event of any discrepancy between the benefit guide and the Rules, the Rules will prevail. The Rules are available on the Scheme's website www.alliancemidmed.co.za.
Scheme exclusions and limitations apply. A list of exclusions can be found on the Scheme website www.alliancemidmed.co.za.

RISKS, CHALLENGES AND OPPORTUNITIES

1. Legislation and impact of NHI
2. High costing cases
3. Compliance – 63% chronic medicine utilisation....
4. Wastage - fraud, abuse and over-utilisation - (~ 5% = R5M)
5. Lifestyle (~25% of R100M = R25M)
6. Cost management
7. Prescribed Minimum Benefits
8. Cost of new procedures, technology and drugs
9. “Disaster” – COVID-19 - (R_____?)

% Compliance		% Compliance	
Bipolar Mood Disorder	55.40	Hypertension	73.99
Cardiac Failure	78.57	Depression	64.26
Epilepsy	61.68	Diabetes Mellitus 1	73.33
HIV/AIDS	76.67	Diabetes Mellitus 2	78.63

MEMBER ACTIONS

1. Doctor's instructions
2. Obtain quotations
3. Cost and quality management:
 1. Pre-authorisations, Referrals (Donald Gordon Institute), **Middelburg office**
4. Life stage benefits **AND flu injection**
5. Lifestyle compliance and movement / exercising
6. Care programmes - Your treatment, your plan
7. Medicines cover / generics/
8. Specialist consultations
9. Chronic conditions and medicines
10. In-rooms surgical procedures
11. Professional Nurses – 0860 00 2101
12. Europ Assist - 0860 255 426
13. Fraud / abuse –0860 040 040 / mail@beheard.co.za
14. Cash and co-payments

COVID-19 AND SURGERY RISK

Elective surgery or elective procedure			Semi-elective surgery			Urgent surgery			Emergency surgery		
Will be delayed and we will provide authorisations in a staged process in the two weeks following the state of disaster have been cancelled			Will be delayed, reviewed, and prioritisation completed in the weeks immediately following the lifting of the state of disaster			The medical Advisory team will monitor, manage and schedule according to clinical criteria			Emergency rules apply as usual		
1	2	3	4	5	6	7	8	9	10	11	12

These are general guidelines that will be reviewed and updated as circumstances change

BOARD AND AUDIT, RISK AND COMPLIANCE COMMITTEE

TRUSTEES
Sharon Muller (Chairperson)
Mariaan Janse van Rensburg
Charmain Kritzinger
Jo Mabhena
Dave Martin
Riaan Van Coller

AUDIT, RISK AND COMPLIANCE COMMITTEE
Johan Van Der Walt
Kutala Bizana
Dewald Van Der Merwe
Mariaan Janse van Rensburg
Charmain Kritzinger

Audit, Risk and Compliance Committee	Disputes Committee
Kutala Bizana	Maarten Hammersma (Chairman)
Dewald Van Der Merwe	Anthia Louverdis
Johan Van Der Walt (Chairman)	Vernon Thwala

ALLIANCE MIDMED MOBILE APP



**convenient,
easy access
ANYTIME
ANYWHERE**

WHATSAPP 060 070 3027 FOR ALL UP TO DATE COVID-19 INFORMATION, GO TO WWW.SACORONAVIRUS.CO.ZA



ALLIANCE-MIDMED MEDICAL SCHEME

HOME SCHEME **MEMBER** HEALTH PROFESSIONALS HEALTH AND WELLNESS TALK TO US

TO RECEIVE UPDATED & ACCURATE INFORMATION ON COVID-19 FROM ALLIANCE-MIDMED

SEND US A FREE WHATSAPP TO
060 070 3027

OR FOLLOW OUR LINK
<https://wa.me/27600703027>



2020 AGM

THE ANNUAL GENERAL MEETING OF THE MEMBERS OF
ALLIANCE-MIDMED MEDICAL SCHEME WILL BE HELD IN
MIDDELBURG AT COLUMBUS STAINLESS, CARROLL'S CAFÉ ON:

THURSDAY, 20 AUGUST AT 11:00

CLICK HERE TO DOWNLOAD THE AGENDA



ARE YOU AS AN ALLIANCE-MIDMED
MEMBER FEELING ILL OR
HAVE CONCERNS ABOUT
HAVING CONTRACTED
COVID-19?

DO OUR ONLINE ASSESSMENT
AND, SUBJECT TO YOUR
RISK RATING, A CLINICAL
CONSULTANT MAY CONTACT
YOU AND GUIDE YOU FURTHER.

CLICK HERE



TRUSTEES PORTAL

Downloads



ALLIANCE-MIDMED TRUSTEE

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www.alliancemidmed.co.za

Call Centre 0860-002-101

Emergency 0860-255-426

QUESTIONS?

www.alliancemidmed.co.za

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