

2020 ANNUAL GENERAL MEETING



ALLIANCE-MIDMED MEDICAL SCHEME

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/*

2020 STATISTICS

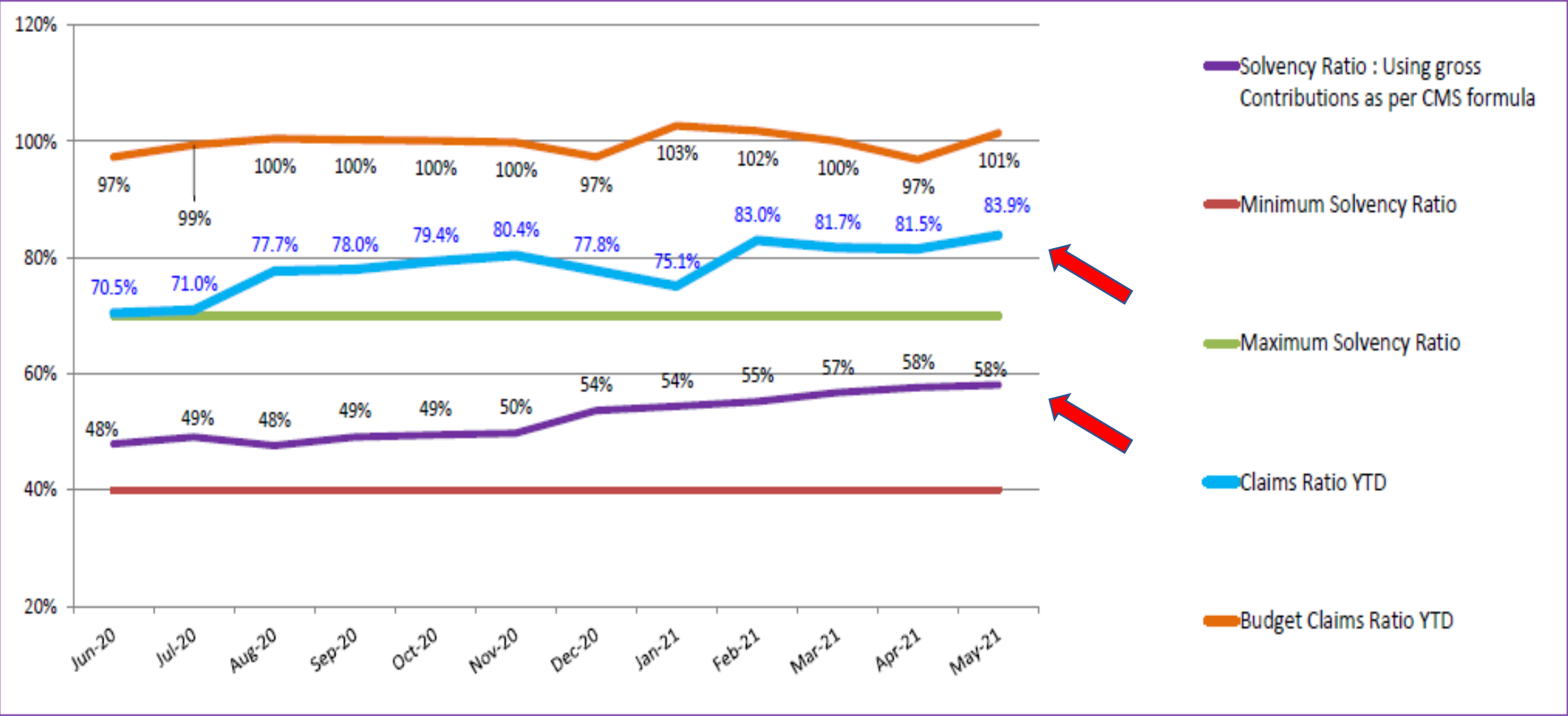
	2020	2019
Number of members at the end of the year	1 520	1 680
Number of beneficiaries at the end of the year	3 618	3 928
Average number of members for the year	1 567	1 675
Average number of beneficiaries for the year	3 723	3 900
Beneficiaries per member at the end of the year	2.38	2.34
Average age of beneficiaries for the year	34.36	33.50
Pensioner ratio (beneficiaries > 65 years)	8.82%	7.59%
Dependants per member at the end of the accounting period	1.38	1.34
Average net contributions per beneficiary per month	R2 322	R2 082
Average relevant healthcare expenditure incurred per beneficiary per month	R1 806	R2 028
Total relevant healthcare expenditure as a percentage of gross contributions	73.93%	92.55%
Average non-healthcare expenditure per beneficiary per month	R128	R118
Non-healthcare expenses as a percentage of gross contributions	5.24%	5.38%
Average accumulated funds(excl savings) per member at the end of the year	R43 770	R28 719
Return on investments as a percentage of closing investments	3.49%	6.83%

ALLIANCE-MIDMED MEDICAL SCHEME EXECUTIVE SUMMARY - FINANCIAL HIGHLIGHTS MAY 2021

Income Statement	Current Month			Year to Date 2021			Prior Yr Full	Full year 2021
	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	9 188	9 270	(82)	45 844	46 351	(507)	109 178	111 242
Less: savings contribution income	426	464	(38)	2 221	2 318	(97)	5 426	5 562
Net contributions from members	8 762	8 807	(44)	43 623	44 033	(410)	103 752	105 680
Relevant healthcare expenditure	(8 176)	(10 525)	2 350	(36 586)	(44 662)	8 076	(81 122)	(106 253)
Gross healthcare result	587	(1 719)	2 306	7 037	(629)	7 666	22 630	(573)
Non-healthcare expenditure	(531)	(441)	(90)	(2 909)	(2 524)	(385)	(6 130)	(5 922)
Net healthcare result	56	(2 160)	2 216	4 128	(3 153)	7 281	16 500	(6 495)
Net Investment income	1 196	281	915	5 631	1 414	4 216	3 542	3 235
Net surplus/(deficit)	1 252	(1 879)	3 131	9 759	(1 738)	11 497	20 042	(3 260)
Data per contract:								
Average premium per contract	5 660.49	5 771.05	(110.56)	5 703.14	5 771.05	(67.92)	5 163.36	65 436.23
Average claims cost per contract	(5 281.50)	(6 897.44)	1 615.95	(4 783.13)	(5 853.44)	1 070.31	(4 037.13)	(65 791.06)
Average gross healthcare result per contract	379.00	(1 126.39)	1 505.39	920.01	(82.39)	1 002.40	1 126.23	(354.83)
Claims Ratio	93%	120%	-26%	84%	101%	-18%	78%	101%
Administration costs data:								
Average non-healthcare expenditure per contract	343.05	289.26	(53.78)	380.28	330.83	(49.45)	430.45	3 666.86
Non-healthcare as % of Risk Contributions	6.1%	5.0%	-1.05%	6.7%	5.7%	-0.94%	5.9%	5.6%
Non-healthcare as % of Gross Contributions	5.8%			6.3%			5.6%	

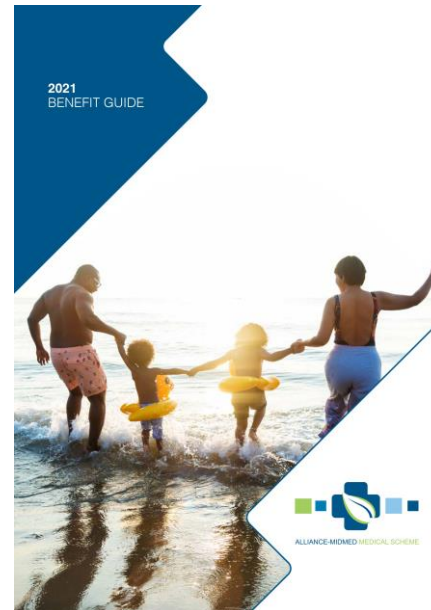
BALANCE SHEET DATA	ACTUAL	PRIOR YEAR-END
Accumulated Reserves	78 346 458	68 587 481
Cumulative unrealised net gains/(losses) in acc funds	14 369 551	9 963 422
Cash at Bank and Investments	117 095 403	104 910 793
Provision for unpaid claims	2 753 297	1 423 183
Annualised reserve ratio - Net Contributions	60.95%	56.50%
*Annualised reserve ratio - Gross Contributions	58.08%	53.70%

SOLVENCY – JUNE 2020



BENEFITS

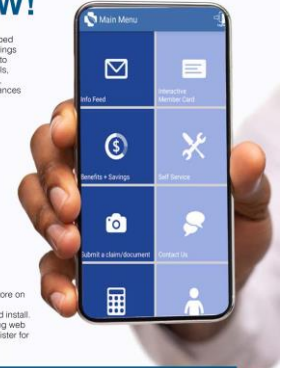
- 150% of Scheme rate – specialist cover
- Top GP rate
- Generous day-to day benefit
- Generous meds benefits
- In-rooms procedures
- Preventive care
- Lifestages benefits
- Referral
- Rate negotiations
- Chronic monitoring
- Free nurse consultation at the Scheme office
- Free after hour medical advice through Europ Assistance
- Non-profit – 6.9% admin costs



BENEFITS		
TABLE OF FREQUENTLY USED BENEFITS		
THE SCHEME/INSURANCE	BENEFIT NOTES	MONEY/VALUE LIMIT
A full list of benefits is specified in Annexure B of the Scheme Rules		
HOSPITALIZATION		
In-patient: Accommodation in a general ward, high care, intensive care, and theatre	• Pre-authorization required including medication, materials and hospital equipment	Subject to sub-limits
Out-patient: Treatment at a hospital when you are not admitted	• Pre-authorization required	e.g., radiology and physiotherapy
Day hospital		
Alternatives to hospitalization		
Specialized nursing facilities, long-term nursing facilities, private nursing, rehabilitation centres, hospices and home support services	• Maximum: six (6) months in any calendar year when circularly indicated	R47 976 per member family per annum
	• Pre-authorization required	
	• Insurance plans required	
ALCOHOL AND OTHER DRUG DEPENDENCY TREATMENT		
Accommodation in a general ward	Pre-authorization required	Co-payments may apply where non-PSP facilities are used
AMBULANCE		
Ambulance	In Midburg - call the MidMed Hospital Ambulance service on 082 385 8700 Out of Area - call Europ Assistance • Pre-authorization required except in an emergency	R3 982 per beneficiary per annum for non-ambulance services
APPLIANCES (INCLUDING MED ITEMS)		
Wheeled, hand-driven, oxygen cylinders, glucometers, peak flow meters, home ventilators	• Out of hospital appliances costing more than R500 are subject to pre-authorization	R9 982 per member family per annum
CPAP machines	No benefit	
Hearing aids	Subject to quotations and independent Scheme evaluation	R9 982 per unit every three (3) years and R1 500 per unit and co-payment
Intracranial	Refer to Scheme protocol	
Prosthetic limbs	Scheme evaluation	
AUTISM & ATTENTION DEFICIT HYPERACTIVITY DISORDER (ADHD)		
Autism & ADHD	Subject to Managed Care Protocol	
CLINICAL DEVICE EQUIVALENTS AND IN-DUO PRODUCTS		
Blind and blind products	Subject to the hospital and Major Benefit Management Programme	R25 401 per member family per annum
Blind equipment	Subject to the hospital and Major Benefit Management Programme	R25 401 per member family per annum
CONSULTATIONS GENERAL PRACTITIONERS		
In-hospital	Scheduled and unscheduled visits, limited to a fixed number of consultations per family per annum (M - 6, M1 - 11, M2 - 15, M3 - 18, M4 - 21, M5 - 25, M6 - 27)	R496 per consultation
Out-of-hospital	• For major in-home surgical procedures - see page 16 • For Prescribed Medical Conditions, separate additional consultation may apply. Contact us on 0800 00 2101 for more information	R496 per consultation R500 family fee
Enhanced consultation fee		
CONSULTATIONS SPECIALIST		
In-hospital	Subject to pre-authorization and to managed care protocols	
Out-of-hospital	Limited to a fixed number of consultations per family per annum (M - 4, M1 - 6, M2 - 9, M3 - 9, M4 - 12, M5 - 15, M6 - 17)	The first consultation in a calendar year is paid at 250% of the Alliance-MidMed Rate
DENTAL BENEFITS GENERAL/CONSUMPTIVE DENTISTRY		
BENEFIT NOTES		
Consultations	Two (2) check-ups per beneficiary per year (once every six (6) months) Benefit subject to managed care protocols Covered at 100% of Alliance-MidMed Rate	SCHEME EXCLUSIONS

GET OUR FREE MEMBER APP NOW!

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.



To install simply:

- Go to Google Play or the AppStore on your smart phone or tablet.
- Search for Alliance-MidMed and install.
- You can login using your existing web username and password or register for new login details.

CONVENIENT & EASY ACCESS ANYTIME...ANYWHERE

AVAILABLE ON



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

RISKS, CHALLENGES AND OPPORTUNITIES

1. Legislation and impact of NHI
2. Inspection/investigation and Regulation 10 Directive
3. High costing cases
4. Compliance – 63% chronic medicine utilisation....
5. Wastage - fraud, abuse and over-utilisation - (~ 5% - R5.4M)
6. Cost of new procedures, technology and drugs
7. “Pandemic” – COVID-19 - (R_____?)

MAJOR FOCUS – NEGLECTED CHRONIC CONDITIONS

	% Compliance		% Compliance
Bipolar Mood Disorder	57.30	Hypertension	73.99
Cardiac Failure	72.07	Depression	62.36
Epilepsy	61.62	Diabetes Mellitus 1	71.33
HIV/AIDS	76.61	Diabetes Mellitus 2	74.63

MEMBER ACTIONS

1. Doctor's instructions
2. Obtain quotations
3. Cost and quality management:
 - 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 - generics and biologicals
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



ALLIANCE-MIDMED MEDICAL SCHEME

MANAGING MAJOR PREVENTBLE MEDICAL EVENTS

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 twee weeks following the state of disaster have been cancelled			Will be delayed, reviewed, and prioritisation completed in the weekks immediately following the lifting of the state of disaster			The medical Advisory team will monitor, manage and schedule according ot 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

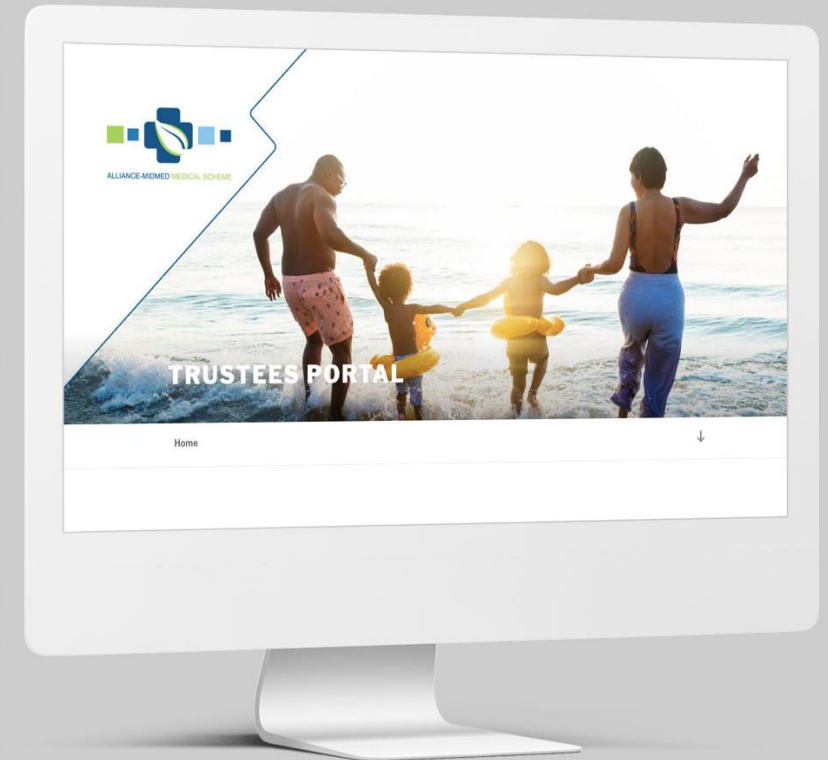
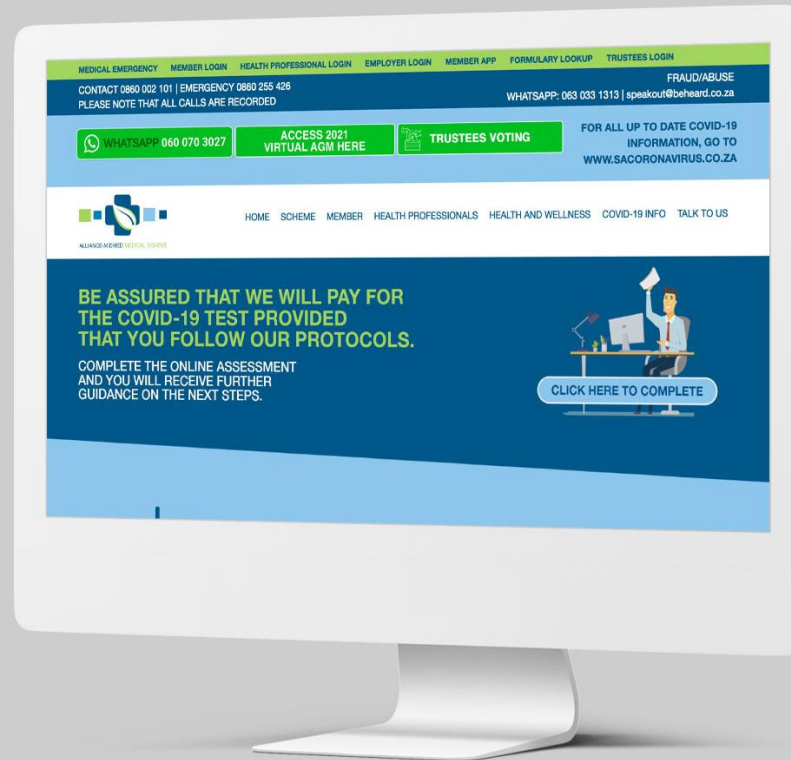
TRUSTEES	AUDIT, RISK AND COMPLIANCE COMMITTEE
Sharon Muller (Chairperson)	Johan Van Der Walt
Mariaan Janse van Rensburg	Kutala Bizana
Charmain Kritzinger	Dewald Van Der Merwe
Jo Mabhena	Mariaan Janse van Rensburg
Dave Marting	Charmain Kritzinger
Riaan Van Coller	

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



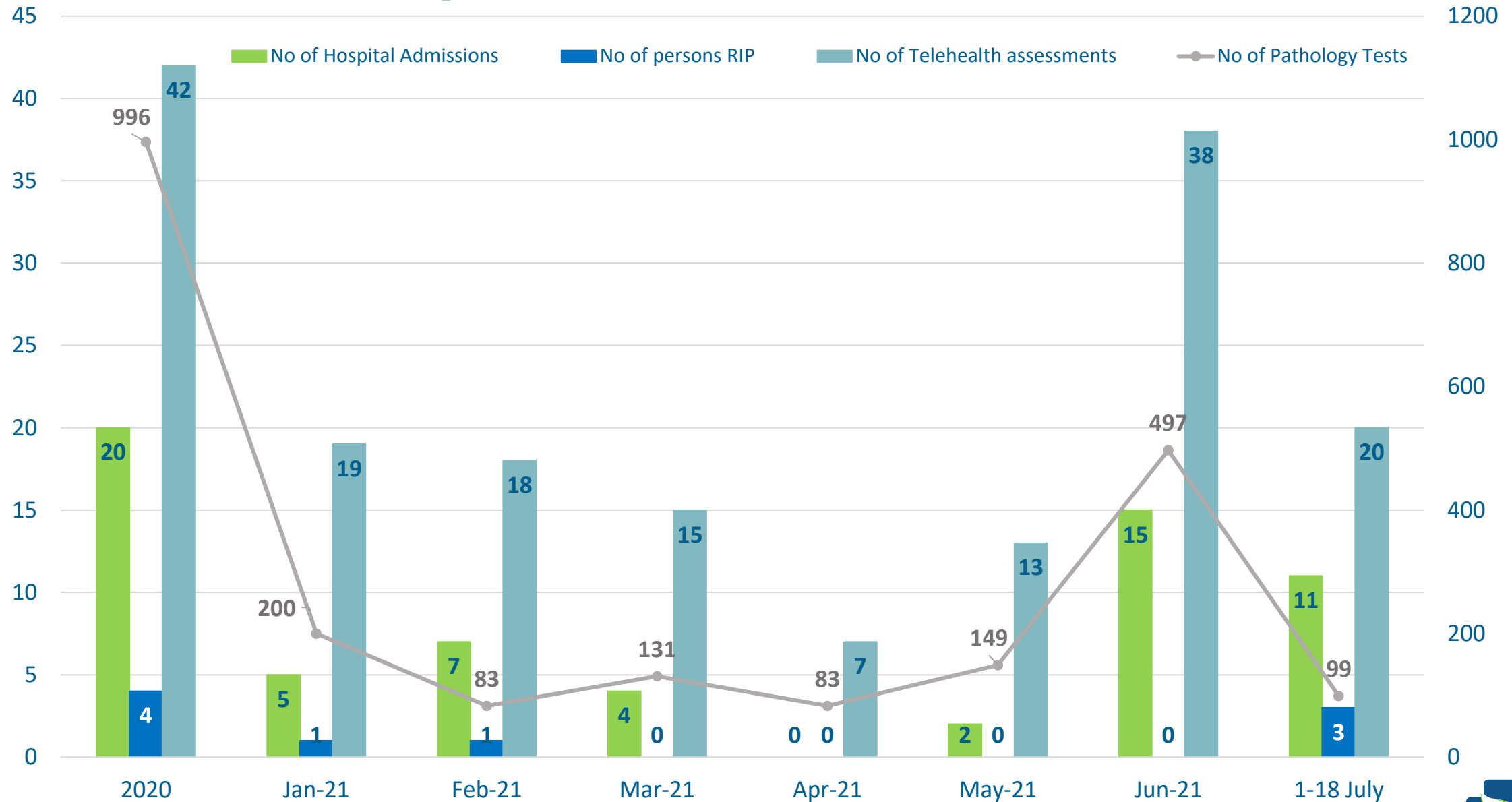
ALLIANCE MIDMED WEBSITE



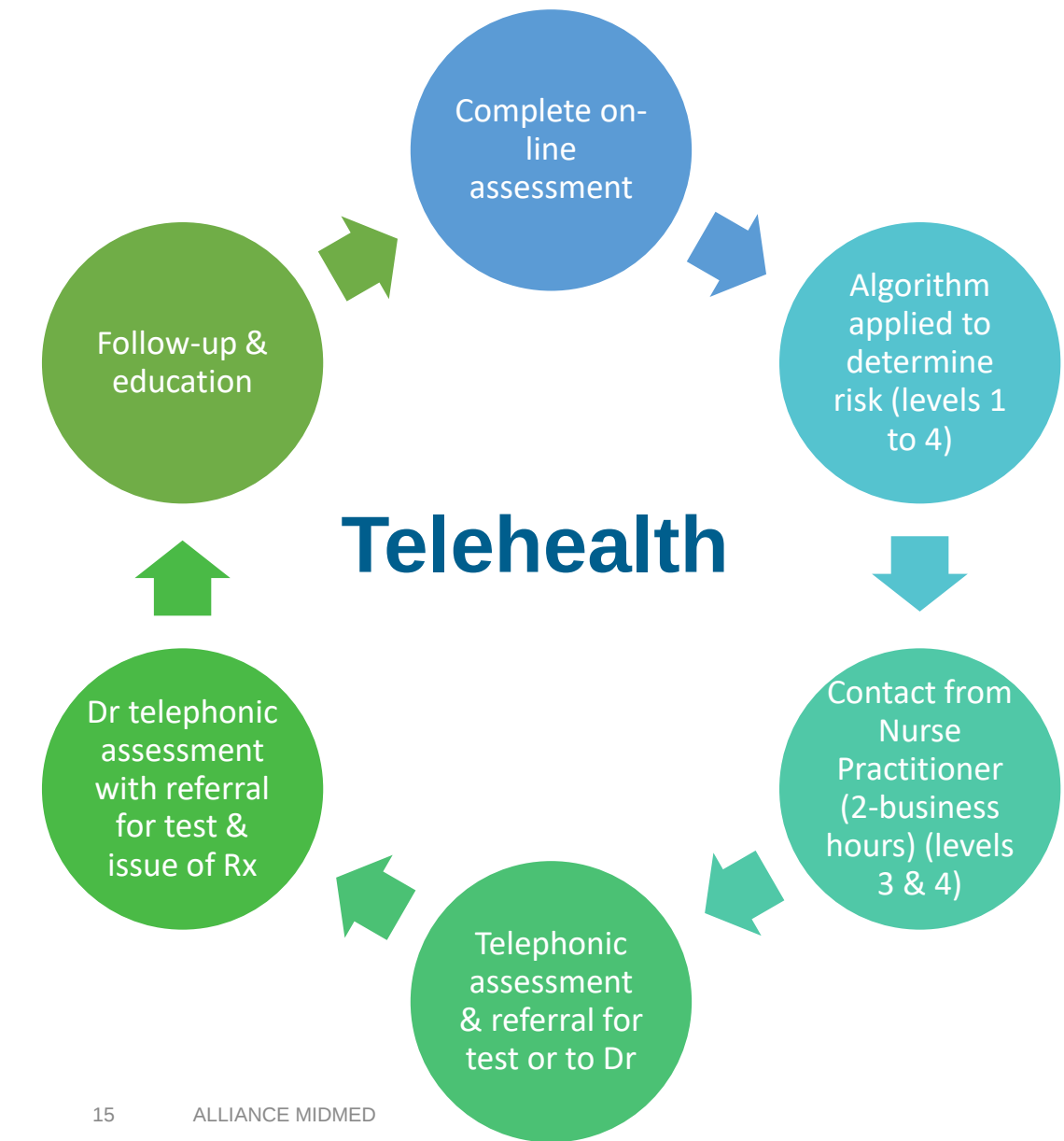


COVID-19 RESPONSE

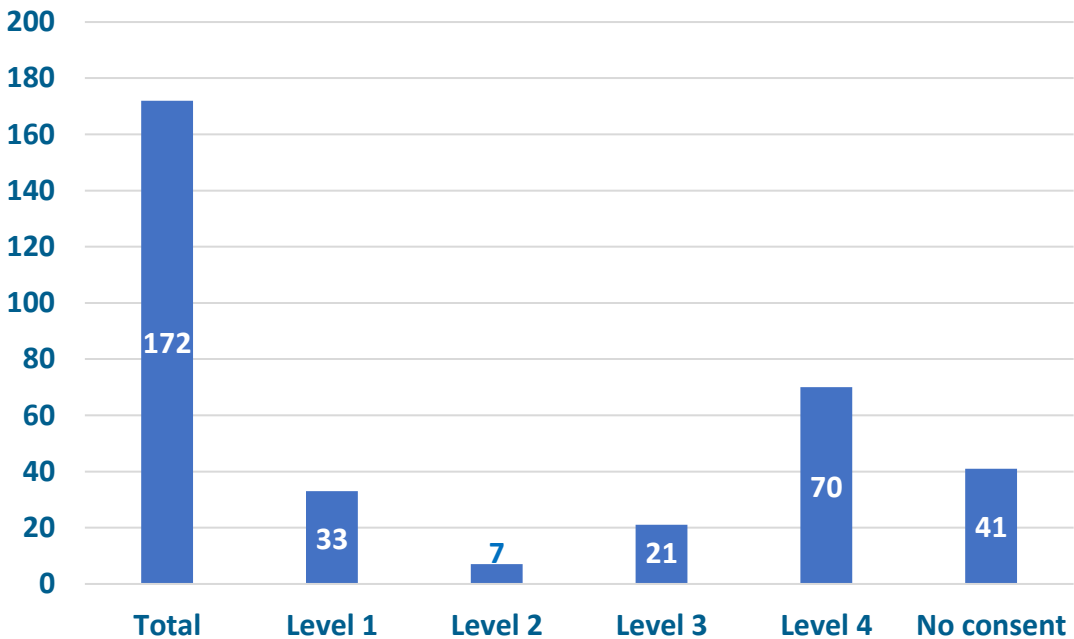
COVID-19 Response – Current Picture



COVID-19 Response – Support & Guidance



Telehealth - 15 April 2020 to 18 Jul 2021



Follow-up service extended to:

- Persons with positive pathology test result
- Post discharge, including home visits



ALLIANCE-MIDMED MEMBER FEE ABOUT HAVING CONTRACTED

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

[CLICK HERE](#)

Do our online assessment and, subject to your risk rating, a clinical consultant
may contact you and guide you further.

[CLICK HERE](#)



CORONAVIRUS (COVID-19)

COVID-19 PROCEDURES

COVID-19 benefits have been
That means the Scheme must

However, the Scheme will pay

The Scheme has designated the following
service providers.

We categorise responses as follows

COVID-19 Response – Website



ALLIANCE-MIDMED MEDICAL SCHEME

COVID-19 Response – Recent actions and next steps



Implemented stratification of patients for elective surgery and procedures



Telehealth platform enhancements
COVID-19 pathology results workflow



Provider Engagement & Support



Member Support & Information:

- Purchase of SATS Meters, nebulisers & Remdesivir
- What the scheme funds with suggested prescription templates (download and print)
- Home care practical information & guidance when to seek medical help

COVID-19 Response – Testimonial

From:

Sent: Friday, 09 July 2021 12:53

To: Service@alliancemidmed.co.za; [JHartzenberg](#)

Subject: THANKYOU

Dear Sir/Madam

The email is a thank you for the time and effort put in by Sister Rietta and Dr Eric Hefer of your Covid Angels as we would like to call them.

There is an excessive amount of detail that we can go into on how they assisted me daily both via WhatsApp and telephonically during the critical stages of this virus- suffice it to say that the advice given and pro-active medication and testing done proved to be essential in keeping me from becoming critically ill.

I am positive that without their constant vigilance and positive proactive medication strategy we possibly would not be on the road to recovery today.

Please can you convey my thanks via the Midmed Scheme to both of these individuals for the excellent work that they are doing under very trying times.

Once again thank you very much to both Katie, Rietta and Eric and to Midmed for the dedicated work being done to heal those affected by this Virus.

2021 BOARD OF TRUSTEES ELECTIONS



NAMES OF CANDIDATES FOR ELECTIONS:

STRYDOM BEYER

NICOLENE HARRIS

JOHANN HATTINGH

CARL JORDAAN

DAVID MARTIN

SHARON MULLER

ANYA TALJAARD

JUBEE THARAKAN

THE NAMES ABOVE HAVE BEEN APPROVED BY THE CHAIRPERSON

Name & Surname

Signature

Date

Questions



CAUTION

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- *It is intended for information purposes only and the author a relevant professional should be consulted before you make decisions or respond to the information in any form.*

THANK YOU

MIDDELBURG OFFICE:

Unit 8, Four Stones Office Park, 21 Dolerite Road, Middelburg
P.O. Box 90346, Garsfontein, 0042

PRETORIA OFFICE:

Building B, Alenti Office park, 457 Witherite Road, The Willows
P.O. Box 90346, Garsfontein, 0042

Contact Centre: 0860 002 101

Alternative Contact Centre: 012 845 0080

Emergency Number: 0860 255 426

Email: service@alliancemidmed.co.za

Website: www.alliancemidmed.co.za



ALLIANCE-MIDMED MEDICAL SCHEME