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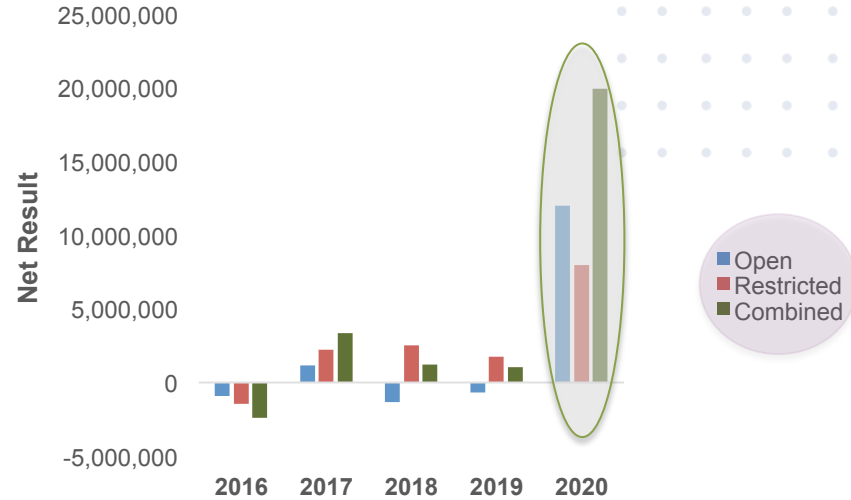
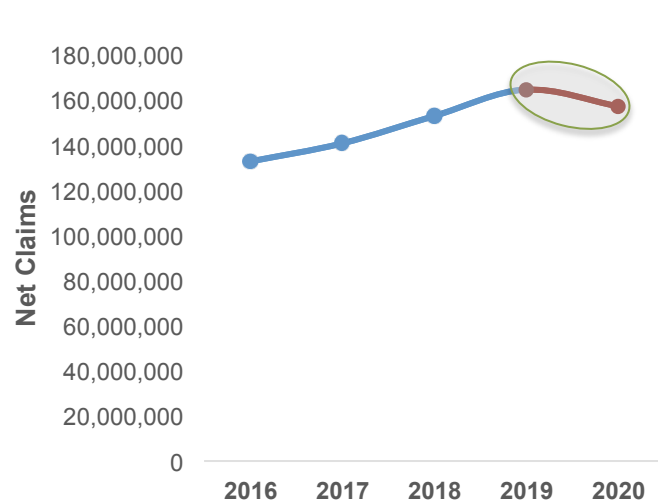
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The Bigger Picture

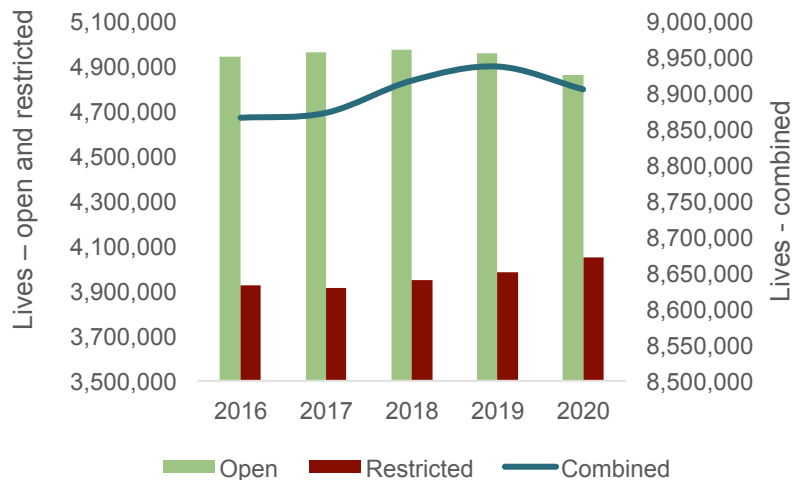
Financial performance of schemes during the pandemic



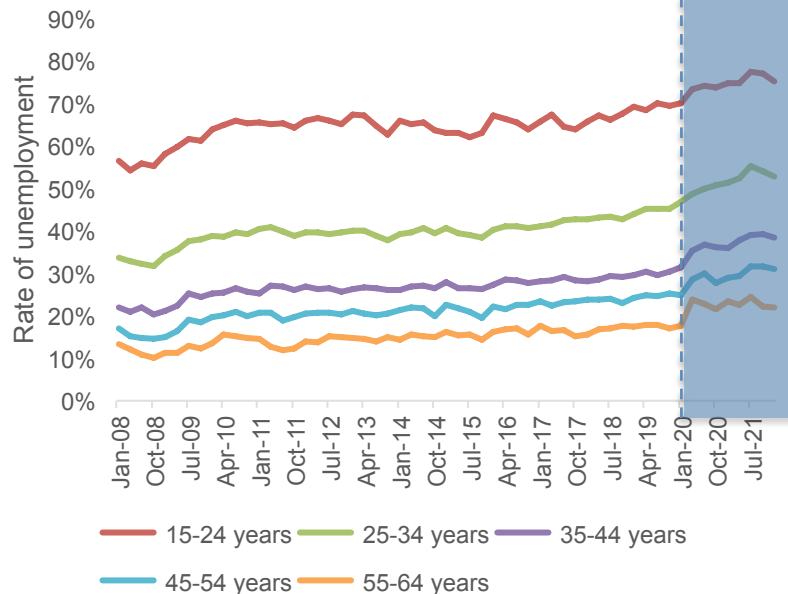
Lower claims and improved financial position during the pandemic

Scheme lives during the pandemic

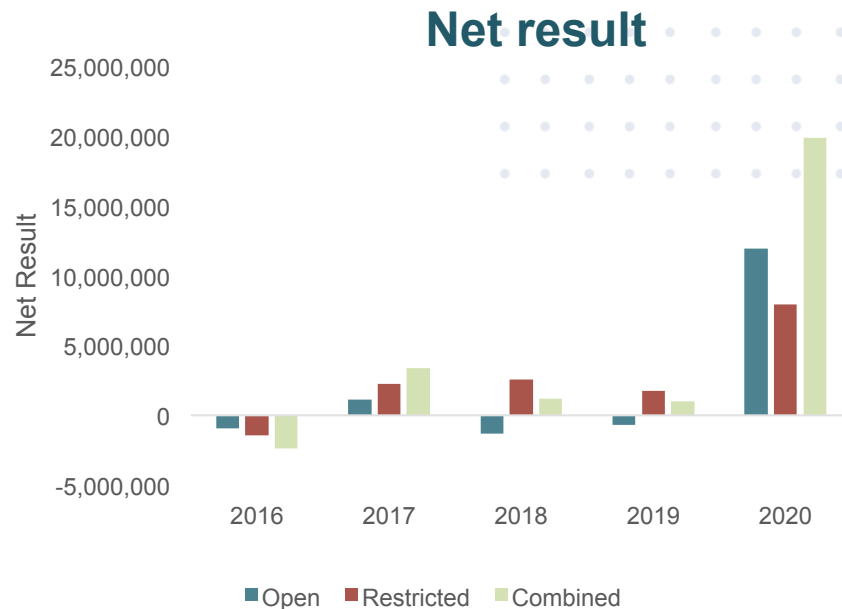
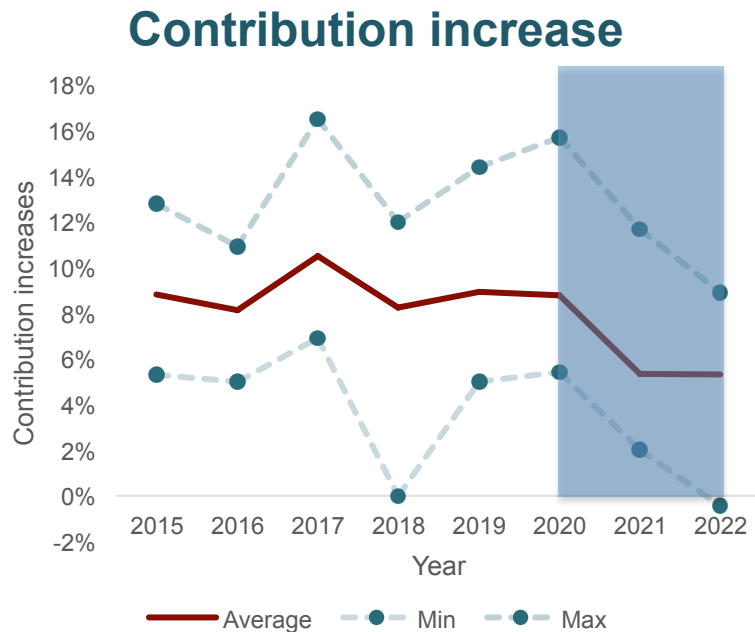
Medical scheme lives



Unemployment rate



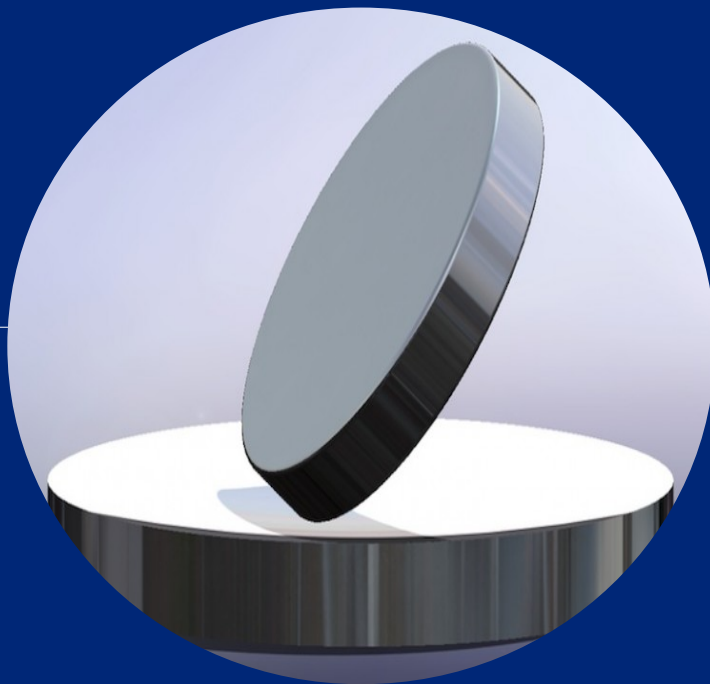
Contributions and surpluses



Large surpluses led to lower contribution increases for 2021 and 2022.

The other side of the coin

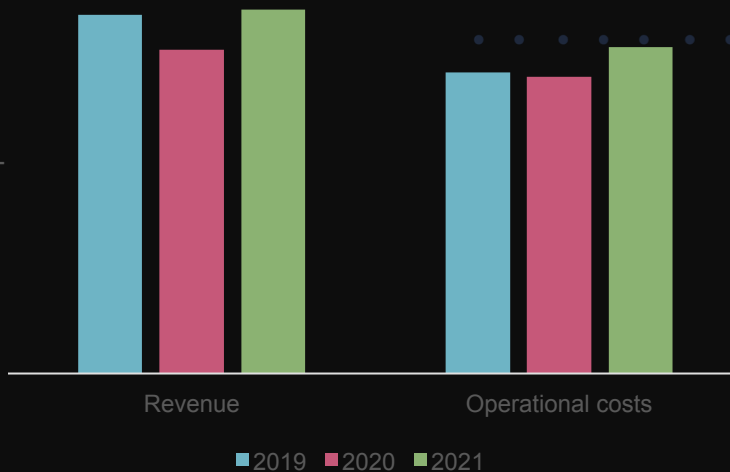
Providers of care



Hospitals were adversely affected by Covid-19

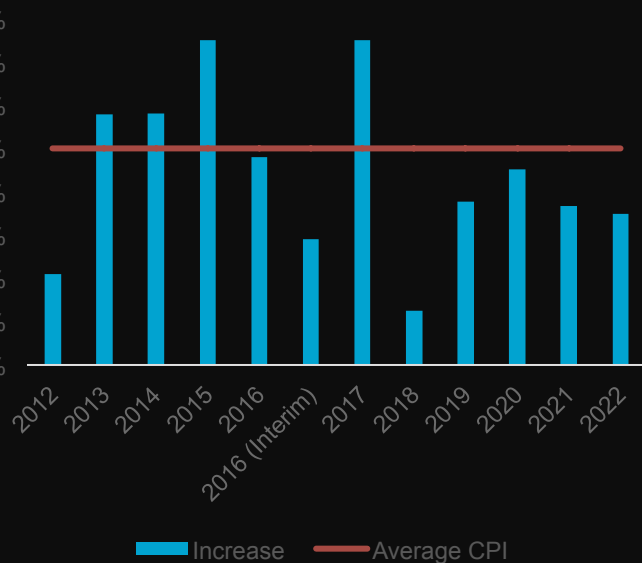


Financial performance



Single Exit Price

SEP Increase

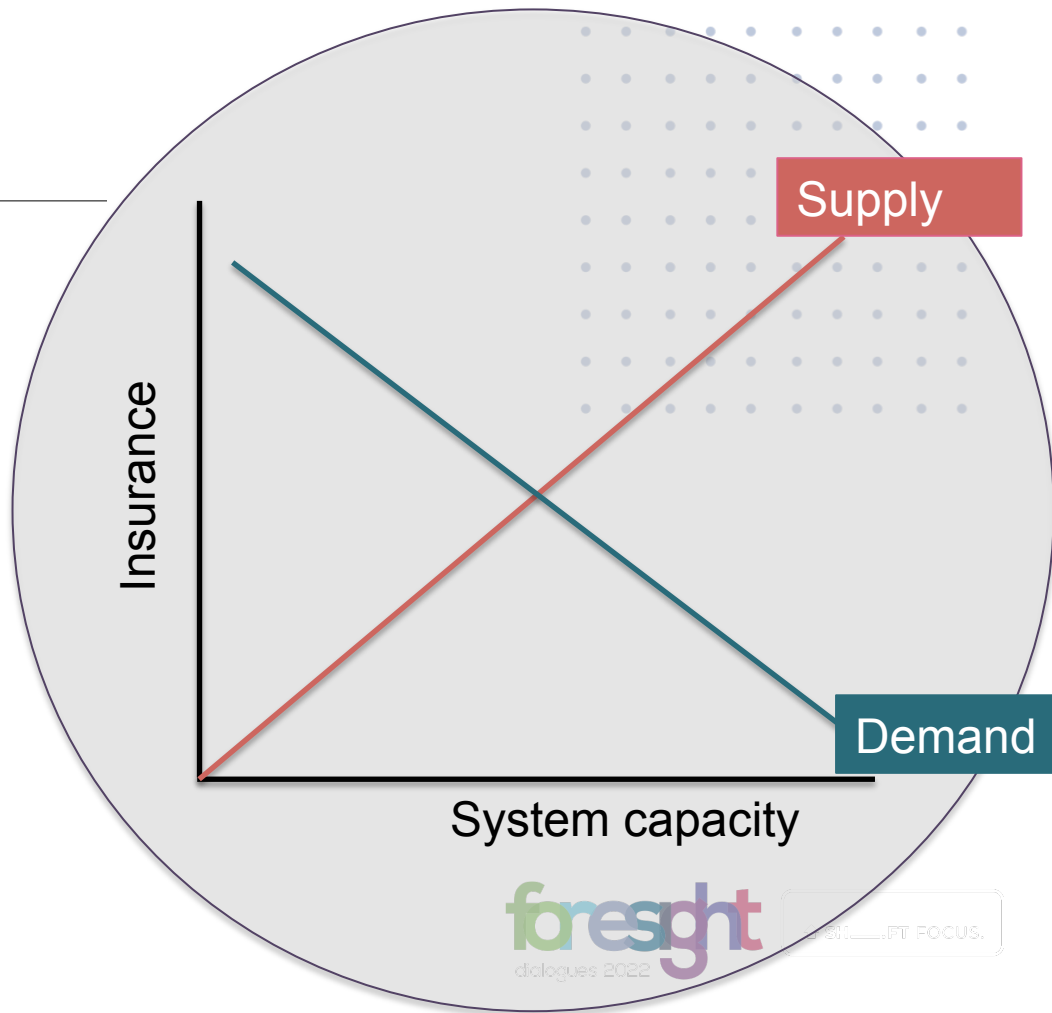


Are the increases in SEP sustainable?

Healthcare financing and insurance is a derived good

“

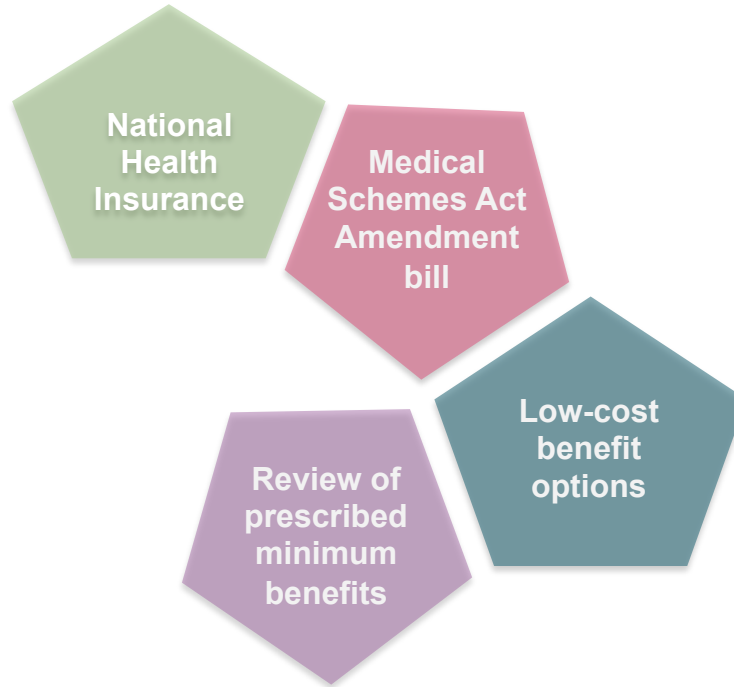
When the left hand washes the right and the right hand washes the left, both hands become clean.





Regulation and health reform

What was in the air before Covid-19?



Where are we now?

The National Health Insurance Bill was introduced in Parliament.

Parliament's Portfolio Committee on Health (PCH) is responsible for obtaining public input on the Bill, reviewing it based on these inputs, and preparing a final version for the Minister to present to the National Assembly.

The PCH conducted public hearings across the country, received over 100 000 submissions, and heard oral presentations from 117 respondents between May 2021 and February 2022.

Support for the Bill emerged as a recurrent theme at the hearings.

Many respondents raised questions regarding the implementation, governance, benefit package, role of current medical schemes and the legal framework.

August 2019

May 2021 - February 2022

Regulation, Health reform & NHI

NHI remains the long-term policy

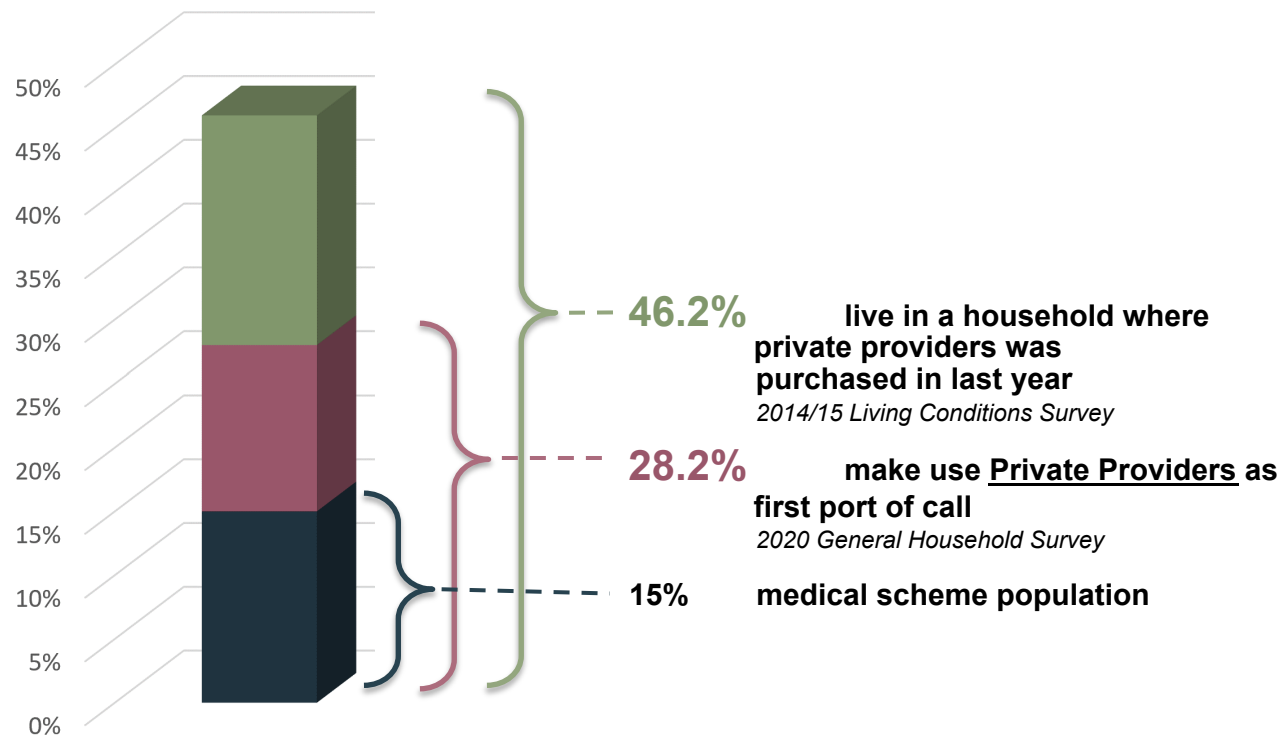
Is a single payer NHI the way to go?

PPP's can leapfrog progress



Between now and full NHI remain, what happens to the uncovered?

It is not really working



Old friends and newcomers

The changes in healthcare financing and more



Old friends

Gap cover

PHI products
received an
extension

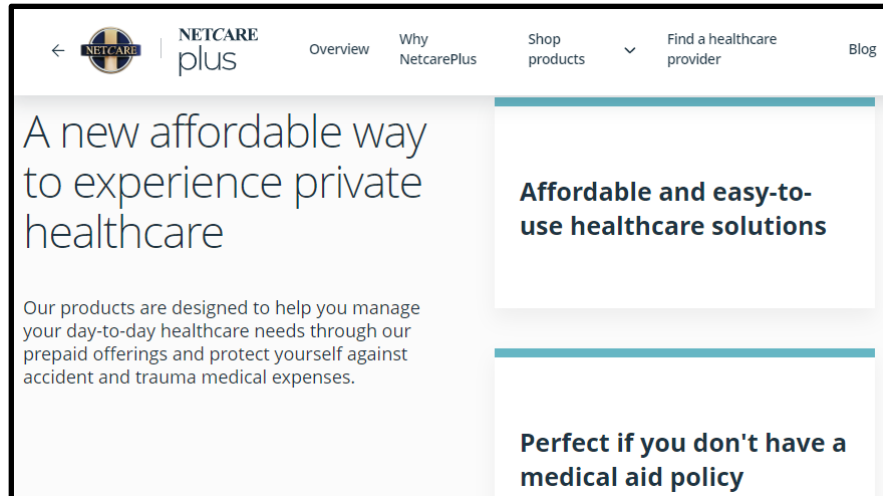
Hospital cash
plans

Vertical integration


HEALTHCARE

Dis-Chem enters the health insurance market with launch of Dis-Chem Health

March 9, 2022



The screenshot shows the Netcare Plus website. The header includes the Netcare Plus logo, navigation links for Overview, Why NetcarePlus, Shop products, Find a healthcare provider, and Blog. The main content area features a large heading "A new affordable way to experience private healthcare" followed by a paragraph: "Our products are designed to help you manage your day-to-day healthcare needs through our prepaid offerings and protect yourself against accident and trauma medical expenses." Below this, there are two highlighted sections: "Affordable and easy-to-use healthcare solutions" and "Perfect if you don't have a medical aid policy".

←  NETCARE plus

Overview Why NetcarePlus Shop products Find a healthcare provider Blog

A new affordable way to experience private healthcare

Our products are designed to help you manage your day-to-day healthcare needs through our prepaid offerings and protect yourself against accident and trauma medical expenses.

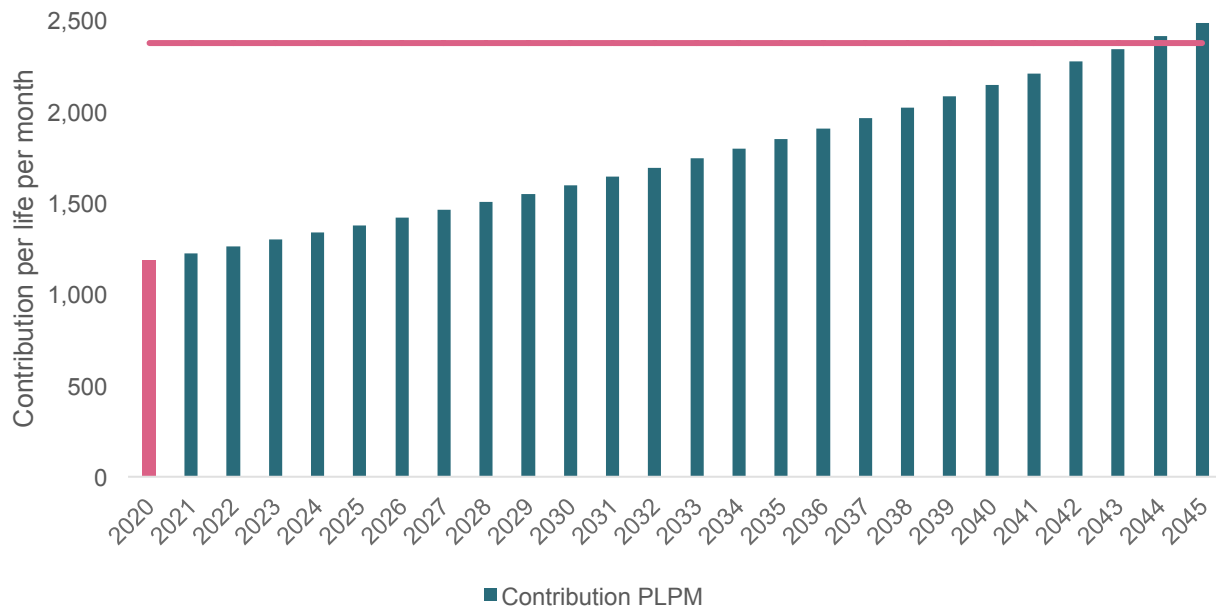
Affordable and easy-to-use healthcare solutions

Perfect if you don't have a medical aid policy

foresight
dialogues 2022

↑ SH...FT FOCUS.

Shift



Access

Cost

The more they
~~stay the same~~

The biggest changes have been in tech

Virtual health

Improved access to clinicians, improved ability for care coordination & lower cost



Chronic disease management

Improved ability to monitor chronic patients



Diagnosis

Reduction in cost and improved access to diagnostic services



Genetic testing

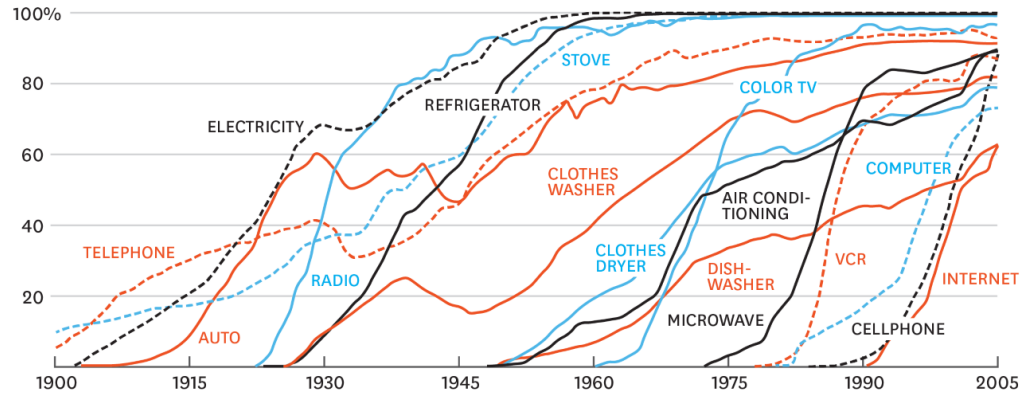
Improved understanding of health vs anti-selection



Will it just happen?

CONSUMPTION SPREADS FASTER TODAY

PERCENT OF U.S. HOUSEHOLDS



SOURCE NICHOLAS FELTON, THE NEW YORK TIMES

HBR.ORG

Tech doesn't just work

Does it reduce cost?

How do we balance the economics?

Innovation has its dark opposite side

Why do some innovations work?



Why do some work?

“

**If I had asked people
what they wanted,
they would have said
faster horses.**

~ Henry Ford