

Del Newsletter October - 2024 Updates

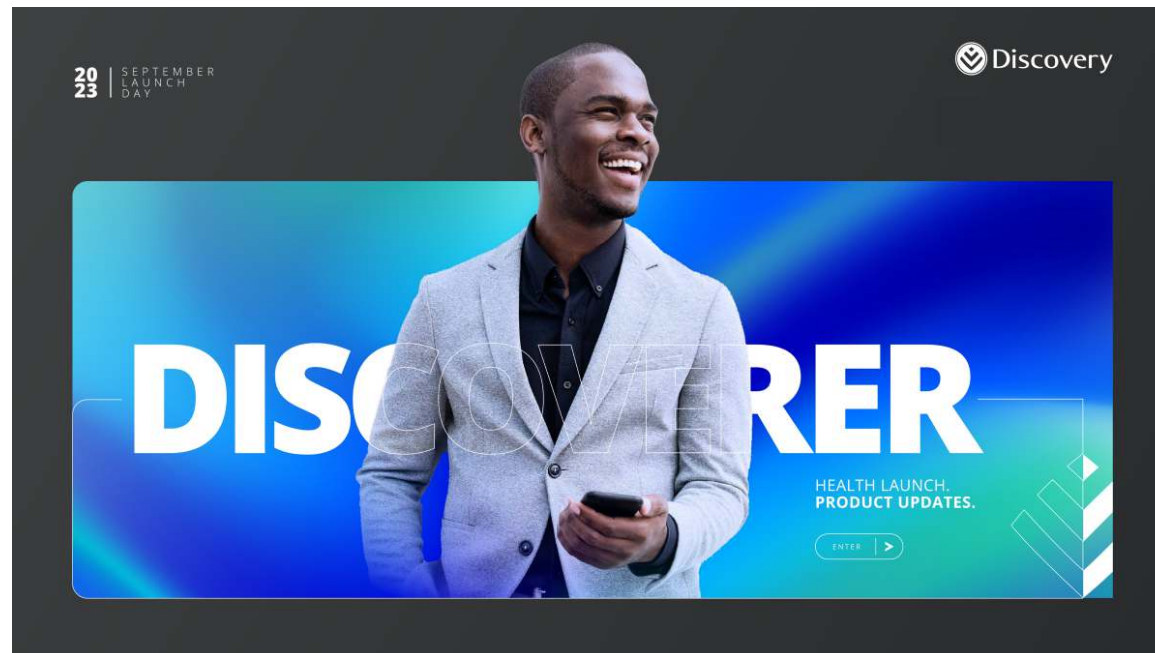
Del Financial Services <clinton@delfs.co.za>

Wed 25 Oct 2023 11:57

To:Clinton Ramsbottom <clinton@delfs.co.za>



## Discovery 2024 Updates



Further to our previous email, and as promised, please find below a more detailed look at the Discovery Health 2024 updates, together with a presentation on these changes.

## **Discovery 2024 Presentation**

We have put together a brief presentation of the changes you can expect in 2024.

We will be offering the opportunity to attend a live online presentation of this, which you are welcome to attend. Dates and times will be communicated with HR for our corporate clients and via a future newsletter for our individual clients.

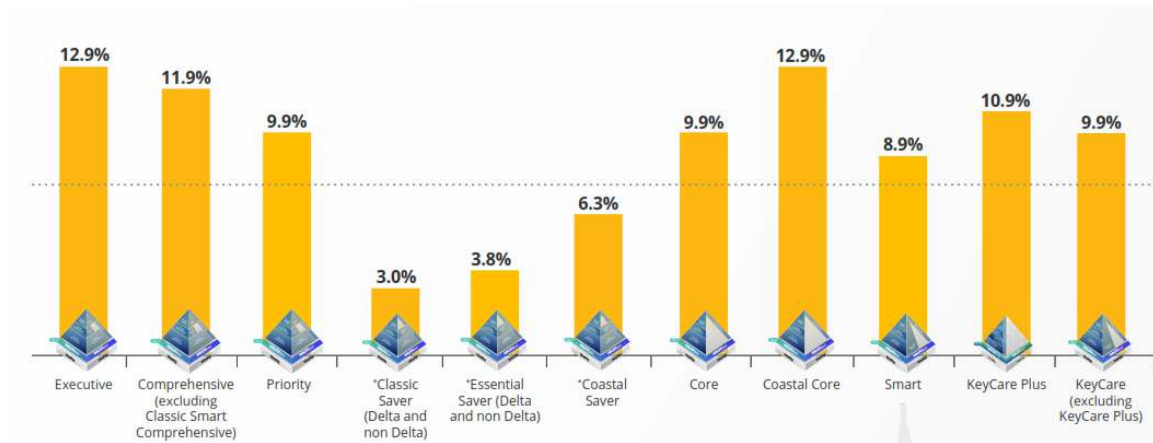
You can find the Powerpoint presentation available for download [here](#) or view it on our 2024 updates webpage [here](#).

## **2024 Contribution Increases**

- The differing of contribution increases by Discovery during COVID resulted in reduced annual increases of an effective average of only CPI + 0.2% for the 2020 to 2023 calendar years. This approach did not impact member's benefits or the scheme's reserves over this period due to unusual scheme utilisation over this period.
- As we return to "normal" post-pandemic, the 2024 contribution increases by Discovery are informed by three factors:
  - **Medical inflation** - this is expected to be higher than previous years due to unique period-specific adjustments, including ongoing COVID related costs and an aging member base, and is forecast to be an estimated 10.5%.
  - **Variable demand-side utilisation** - this differs across different plans and is reflected in the differing increases
  - **Optimisation of day-to-day benefits to improve affordability for members** - this is achieved by lowering the savings percentage on Saver plans and

compensating by offering virtual urgent care, virtual physical therapy and digital mental health.

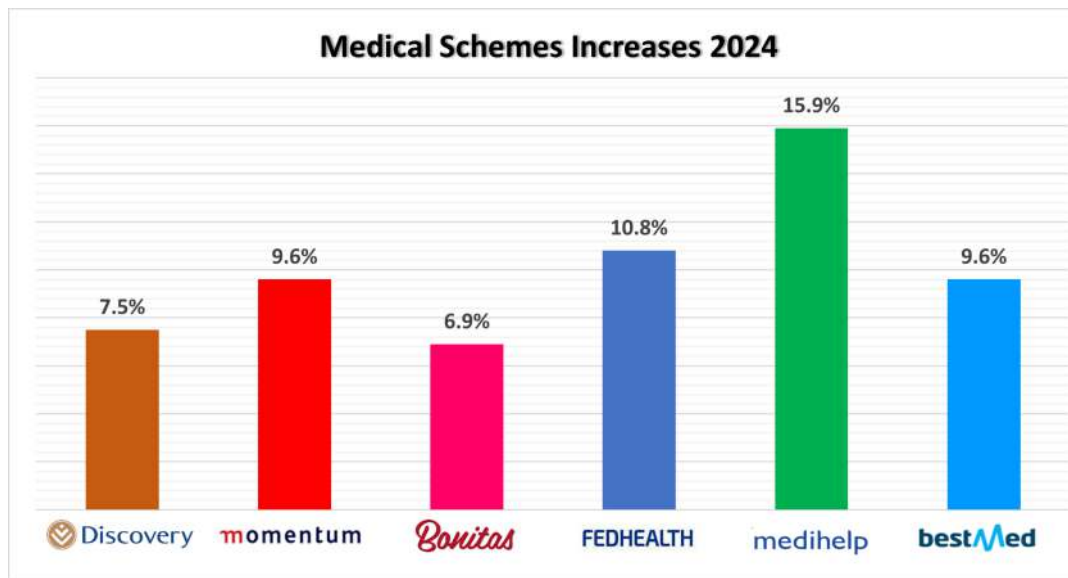
- The weighted average increase across all Discovery plans for 2024 is 7.5% but varies between plans due to the factors mentioned above.



## Increases on Other Schemes

As independent consultants, we consider options offered by other schemes to assess whether our clients are getting the best benefits at competitive rates. Below are the weighted average increases across the large open schemes for 2024. As you can see, Discovery members are in a strong position compared to members on other schemes.

Further to this, Discovery is in a positive position of +0.3% when comparing claims to contributions, while some other open schemes are running deficits of between -10% and -12%. This suggest large future increases for these schemes to maintain solvency.



### Savings Component on Saver Plans

As discussed above, optimisation of day-to-day benefits to improve affordability for members was one of the factors taken into account to inform contribution increases for 2024. Discovery has made the decision to reduce the savings component on their Saver plans by 5% while offering a number of day-to-day benefits payable from the major medical benefit:

- Virtual urgent care
- Virtual physical therapy
- Digital mental health

**VIRTUAL URGENT CARE**  
Skip the waiting room and urgently consult with a doctor 24/7 online and get digital prescriptions - no matter where you are. We cover you for four virtual urgent care sessions per family, per year, subject to clinical entry criteria. Any additional sessions will fund from the available funds in your Medical Savings Account (MSA).

**VIRTUAL PHYSICAL THERAPY**  
Access to personalised and evidence based virtual physical therapy, prescribed by an appropriate healthcare professional. Virtual Physical Therapy will be paid from the available funds in your Medical Savings Account (MSA)

**DIGITAL MENTAL HEALTH**  
Access an on-demand digital mental healthcare platform for evidence-based support programmes and tools with Digital Mental Health. If you are diagnosed with depression your claims will fund from your available Prescribed Minimum Benefits (PMBs), subject to clinical entry criteria. If you do not meet the criteria or have used your benefits, claims will fund from the available funds in your Medical Savings Account (MSA).

## Alternative Plan Options

If affordability becomes an issue as a result of the 2024 increases, it is better to consider alternatives rather than cancelling your medical aid. While it may be a grudge expense, it is a necessity. Below are some plans to consider:

- **On Coastal Saver plan** - you may want to consider the Classic Delta Saver. For the same contribution you get more annual savings and 200% in-hospital cover BUT you must to be aware of the need to use the Delta network of hospitals for planned procedures.

- **On Core plans** - you may want to consider the Smart plan options. BUT again, you must to be aware of the need to use the Smart network of hospitals for planned procedures.

Please don't make changes without fully considering the benefits on each plan and whether it fully suits your needs. You can find full 2024 plan guides on our website [here](#). Speak to your broker if you have queries.

## **Other Changes**

### **Discovery Health App**

The new health app is available to all members from September 2023. The app enables a number of new digital healthcare innovations including:

- use an AI platform to diagnose symptoms and request emergency assistance
- order medicine for delivery
- manage your health plan - find providers, submit and track claims, monitor benefits and more
- access personalised health and wellbeing recommendations based on your unique health profile, and get rewarded.
- virtual urgent care, virtual physical therapy and digital mental health as discussed above.

Introducing the  
**NEW DISCOVERY HEALTH APP**



### Home-Based Hospital Network

For 2024 a home-base hospital network will be introduced as the designated service provider for carefully selected low-acuity conditions for members on the Keycare, Smart and Delta plans. The list of conditions can be found here:

## CONDITIONS ELIGIBLE FOR TREATMENT

If a member requires an admission for one of the following conditions, the Home-based Hospital Network would be the designated service provider for the admission, provided the additional eligibility criteria are met.



Pneumonia



Diabetes



Chronic obstructive pulmonary disease



Deep vein thrombosis



Asthma



Cellulitis



Stable heart failure



Urinary tract infection

## PATIENTS ELIGIBLE FOR TREATMENT

Members need to meet the following criteria to be eligible for treatment through the Home-based Hospital Network:

- Be an adult member (18 years or older)
- Need hospital-level care that can be given in a general ward
- Live within 30 kilometers of a hospital with an emergency room (casualty unit)
- Live in Cape Town, Durban, Pietermaritzburg, Johannesburg or Pretoria
- Have enough family support to be safe at home
- Have running water within the home
- Have electricity within the home

Some patients that meet the above requirements will not be eligible for treatment if their condition meets any of the exclusion criteria or condition specific criteria. For example, if the member is pregnant or needs critical care, they cannot be treated at home. For more details on the eligibility criteria and exclusion list, [click here](#).

## Keycare Designated GP

In alignment with achieving improved health outcomes ensuring efficient healthcare referral pathways and improved coordination, Keycare members will:

- no longer have cover for secondary GP consultations and all day-to-day healthcare needs must be addressed by the primary nominated GP. A list of doctors in the Keycare network is available [here](#).
- have out-of-network consultations replaced with one annual consultation with a network nurse or healthcare provider at a network pharmacy clinic.
- be able to change nominated GP three times per year.
- have tonsillectomies, myringotomies and adenoidectomies added to the exclusions list.
- see changes made to the Keycare Hospital network.



## Chronic Illness and Formulary

As usual, annual formulary changes and chronic drug amount updates will be applied from 1 January 2024. Medicine on the formulary will be covered in full by the chronic benefit. All affected members will be communicated with directly by Discovery.

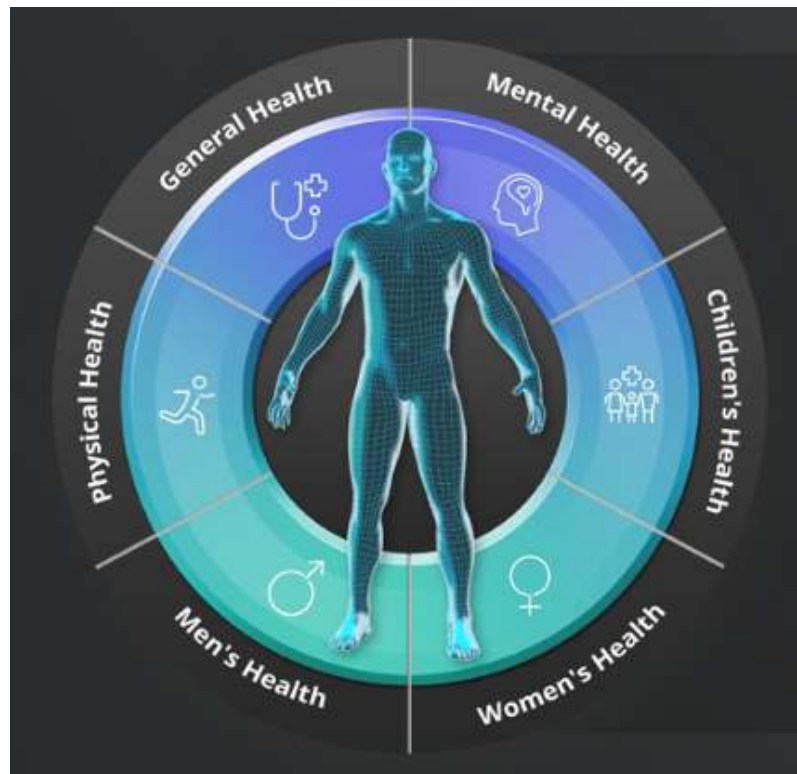
All chronic illness benefit registered members will need to nominate a primary care GP. A 20% co-payment will be applied where no GP is nominated. **To ensure members continue to receive full funding, they must nominate a primary care GP through the Discovery Health app, the call centre or with their chosen network GP.**

## WELLTH Fund

The WELLTH fund was introduced in 2023 as a result of excess solvency, created by underutilisation of screening benefits during COVID, and was valid for 24 months. This provides up to R10,000 per family which can be used to access a comprehensive list of health screening and preventative healthcare services, over and above the normal annual screening benefits. You can read more about this benefit [here](#).

To **activate the benefit** every member on your health plan who is above the age of two years old or older needs to complete a Health Check. Alternatively, you can complete an [online Kids Health Review](#) for your children aged 2 – 17 years. You can find providers and book your Health Check [online](#) or you can complete it at your corporate wellness day.

You can **confirm registration and track your benefits** via the WELLTHFUND dashboard [here](#).



## Gap Cover

We would like to reiterate the importance of gap cover to supplement your medical aid. It is an integral part of insuring you are comprehensively covered from a medical standpoint. You can find out more about gap cover on our [webpage](#).

If you have any queries about these benefits, please do not hesitate to contact us. You can find our office and broker contact details below.

Thanks,

Clinton Ramsbottom

## Del Financial Services

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### Contact Details

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