

Membership growth and a weighted increase below double digits for Bonitas

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A growth in membership, an increased emphasis on Managed Care, a range of enhancements for members and added value, are just some of the highlights from the Bonitas 2020 Product Launch.



Lee Callakoppen, Principal Officer of Bonitas Medical Fund

Lee Callakoppen, Principal Officer of Bonitas Medical Fund, announced that the increases for 2020 range from just 6.2% with an average increase on risk contributions of 9.4% and a weighted increase of 9.9%. 'Taking into account the impact of the current socio-economic landscape on consumers, our focus is to add value while balancing costs.'

"Last year, we realigned our product offering based around member needs," explained Callakoppen. "Through a product gap analysis we identified where our offering could be improved and addressed this. Bonitas attracted around 40,000 principal members during the first eight months of 2019, mainly due to the introduction of two new plans. PrimarySelect was the biggest growth area attracting 6,000 new members in the first month – but 42% of the business growth this year was drawn from the Primary, Primary Select, BonSave and BonFit plans."

2018 reflections

In July, the Fund reported its financial results for 2018, announcing bolstered reserves from R4.0 billion in 2017 to R4.13 billion, despite difficult economic conditions. "This is satisfying, especially given the stagnant economy and other negative fiscal influences. Our strategic initiatives resulted in a positive impact with the Fund attaining a 25.2% solvency rate and achieving a surplus of R164.8 million."

The year ahead

For 2020, the Fund has introduced new benefits, changed the name of BonFit to BonFit Select and kept increases as low as possible. "South Africans are under immense financial pressure. This combined with the concerns around the NHI Bill definitely impacts members," says Callakoppen. "We'd like to assure everyone it is business as usual at Bonitas and quality, affordable healthcare for our members, remain a priority."

Delivering healthy returns

Over the years, emphasis has been on our Managed Care initiatives, helping members to take control of their health to enjoy a better quality lifestyle. The successes:

- **Chronic medication:** Around 187,000 members are enrolled on the chronic medicine programme, 79% of these are adhering to their chronic medicine regimens.
- **Diabetes:** 60,000 are registered as chronic diabetic beneficiaries with 77.6% adherent to chronic medicine.
- **Mental health:** There are around 28,000 unique registered beneficiaries with mental illness. 1,700 members have enrolled on the mental health programme and adherence to chronic medicine is 91.4%.
- **The DBC back and neck programme:** Continues to enjoy a 91% success rate, with 3,200 members completing the programme with improved movement and functional rehabilitation. Of the members who completed the programme, only 5% required surgery.

Enhanced Wellness Extender

One of the Fund's key initiatives for 2020 is an enhanced Wellness Extender benefit to include, amongst others, blood tests and x-rays available on all options, except BonCap without impacting on day-to-day benefits or savings. The Wellness Extender can be used across a range of services from GP consultations to physiotherapy and blood tests. The good news is this will be paid from the Wellness Extender first so members can stretch their benefits further.

Because completing a wellness screening is a prerequisite to accessing the extender benefit, we are rolling out screenings to Dischem and Clicks clinics and the greater public, through family days and activations. This will also allow the Fund to identify high-risk beneficiaries early and put them on the path to wellness.

More value for members

"In looking at our members' needs, it became clear that they require additional out-of-hospital benefits for daily medical and day-to-day expenses such as acute medicine, blood tests and x-rays," Callakoppen said. On some plans day-to-day benefits have been increased while on others the savings portion has been increased – the benefit increases range from 16-20%. On other options, the dental benefit has been restructured and in some GP visits have been increased.

Talking babies

Bonitas covers the birth costs of around 9,000 babies every year, 20% of these involve some kind of complication. For this reason the Fund firmly believes they need to offer pregnant women additional support and education. Next year the maternity benefit will allow one of the post-natal consultations to be used for a consultation with a lactation specialist. Moms will also be able to access vouchers for up to 70% off baby products and further discounts a Baby City from the voucher platform.

Bonitas is also in the process of establishing a comprehensive baby programme which will offer pregnant moms a range of benefits and care.

We hear you

The hearing aid cycle has been adjusted in line with international protocols, which show that the average lifespan of a hearing aid is approximately eight years. Hearing aids will now be available on five-year cycle from the date of last claim on BonComprehensive, BonClassic, BonComplete, Standard and Standard Select.

Run/Walk for Life and Eat for Life

The top four conditions suffered by our high-risk members are hypertension, diabetes, high cholesterol and heart disease. These conditions can be significantly improved by exercising regularly and eating a healthier diet. To this end, we have partnered with Run/Walk for Life which is offering Bonitas members a 70% discount. Members can join Run/Walk for Life and Eat for Life for R135 a month. As an added bonus, if a pregnant Bonitas mom joins the programme, her partner can join too at no cost.

Corporate wellness

There has been a distinct shift towards making employee wellness a serious focus to address work-life balance and maintain employee health. Our approach is to manage the health of the employees proactively by providing access to range of services from Health Risk Assessment, TB screening, optometry, prostate and breast screening, all delivered on site to avoid disrupting the work environment.

Improved value-adds:

We know South Africans are looking for added value and ways to save money every month. Attracting a younger, target market is vital to sustainability and they demand additional benefits over and above healthcare. This is why we introduced our value-added product model for 2019.

For the year ahead these include:

Improved access to free discount vouchers, with over 300 retail discounts available to members every month on groceries, travel, fashion and more. Discount partners include: Takealot, Planet Fitness, Checkers, PnP, Spar, Edgars, Dis-Chem, Baby City, Unilever and Tiger Brands.

MedGap has increased its limit to R165,000, introduced a trauma benefit for children under 5 and a R2,000 payout on confirmation of pregnancy, while offering Bonitas members a 26% discount. A special millennial gap product has also been released.

Sanlam Indie offers members a wide range of life, funeral, disability cover products and an exclusive benefit in the form of free investments up to 100% of monthly contributions, with Bonitas members receiving an additional 10%. In 2020, new Bonitas members will get R150,000 free life cover for three months.

And finally, MiWay is offering a 5% discount on household and motor insurance, a free tracking device and emergency transport benefit to Bonitas members.

"There are a number of issues facing South Africans," says Callakoppen. "From healthcare inflation and the general high cost of living, to concerns regarding an increased prevalence of lifestyle diseases and mental health issues. However we have solid plans in place to help reduce the burden on our members with a renewed focus on prevention.

"We have a huge responsibility to find more affordable ways of providing quality healthcare. We are pleased that our strategy is providing us with solid financial stability, to continue our innovation in terms of our offering going forward," concluded Callakoppen.

Summary of key changes for the year:

- Average on risk contributions is 9.4% with an average increase of 9.9%.
- The name of BonFit has been changed to BonFit Select to highlight the rich network of providers. The option has also had an increase in medical aid savings to 16%. Members can also access two GP consultations when savings are depleted.
- Savings on BonSave have increased to 20%.
- Hearing aid cycle restructured to five years.
- Dental benefit, paid for from risk, on BonSave and BonFit has been restructured to cover consultations and oral hygiene.
- A 15% increase in day-to-day benefits on Primary and Primary Select. In addition, auxiliary benefits for PMBs will be unlimited in-hospital.
- Enhanced specialised radiology benefits on BonEssential and BonEssential Select for in and out-of-hospital use.
- Extended and broadened income bands for BonCap.
- Enhanced maternity programme.
- Improved Wellness Extender.
- A 70% discount for members who join Run/Walk for Life and Eat for Life.
- An enhanced multi-insurer platform with exclusive deals and offers for Bonitas members including gap cover and short-term insurance.
- The establishment of the Bonitas Pharmacy network to enhance value for money.

For more information on the range of medical plans available from Bonitas, or to compare options, go to www.bonitas.co.za.

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