



Reference: Monthly Indicators for 2025
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Circular 13 of 2025: Monthly Indicators for 2025

The Council for Medical Schemes (CMS) would like to advise medical schemes of the deadlines for the monthly submissions of the 2025 Monthly Indicators (previously referred to as Real Time Monitoring (RTM)).

The indicators have been aligned with the IFRS Accounting Standards (IFRS) 17: *Insurance Contracts* for the 2025 financial year. The Annexure to this Circular contains a list of the indicators for 2025.

Medical schemes are also referred to the [Help File](#) for further details regarding the submission process.

Submission dates

All medical schemes are directed, as per the provisions of Section 44 (5)(b) of the Medical Schemes Act (131 of 1998) (MSA), to submit the required information no later than four weeks after every month end.

Please note: due to delays in the development of the submission service, January and February data submissions should occur on the same due date as the March submission. The following submission dates apply for 2025:

Month Data	Submission Date
January	By 9 May 2025
February	By 9 May 2025
March	By 9 May 2025
April	By 30 May 2025
May	By 27 June 2025
June	By 25 July 2025
July	By 29 August 2025
August	By 26 September 2025
September	By 24 October 2025
October	By 28 November 2025
November	By 9 January 2026
December	By 30 January 2026

Your attention is drawn to Section 66(3) of the MSA, which provides that any medical scheme which fails to furnish the Registrar with the requisite information, shall be liable to a penalty of R1 459 (one thousand four hundred and fifty nine Rand), for every day for which the failure continues.

Yours sincerely,



Dr Musa Gumede
Chief Executive & Registrar
Council for Medical Schemes



Dr Thandi Mabeba
Chairperson of Council
Council for Medical Schemes

Annexure A: 2025 Monthly Indicators

Indicator name	Type	Description	Time period to submit	Validations
Scheme name	Text	This is the registered scheme name.		
Scheme reference number	Integer	This is the registration number of the scheme as listed in the Government Gazette.	Not applicable	Numeric
Submission ID	Integer	To indicate Draft (submission remains unlocked) or Final (submission is locked)	Not applicable	0 = Draft 1 = Final
Month submitting for	Integer	This Integer represents the month for which the data is being submitted. For example, 1 represents January.	Not applicable	Values must be greater than 0 and less than or equal to 12.
Year submitting for	Integer	The year for which data is submitted.	Not applicable	Value should be greater than 2024.
Email address	String Text	Email address to be supplied by users.	Not applicable	One address at a minimum with; separating each. Each address to include an @ sign.
Members	Integer	The sum of the total members.	At the end of the relevant month	Values must be greater than 0 AND less than the Beneficiaries indicator
Beneficiaries	Integer	The sum of the total number of members and (adult and child) dependents. This includes suspended beneficiaries.	At the end of the relevant month	Values must be greater than 0 AND more than the Members indicator

Indicator name	Type	Description	Time period to submit	Validations
Average age	Decimal	This should be computed per beneficiary, based on their age as of 1 January of the financial year concerned. The scheme should capture the data in a numerical format.	At the end of the relevant month	Values must be between 1 and 100
Pensioner ratio	Decimal	Beneficiaries older than 65 years of age are calculated as a percentage of total beneficiaries. This calculation is based on their age as of 1 January. The scheme should capture the data in a numerical format and not in a percentage format.	At the end of the relevant month	Values must be between 0 and 100
Insurance revenue	Integer	This figure was previously known as Risk Contribution Income. Insurance revenue shall exclude any distinct investment components, i.e. savings contributions.	Year-to-date figure for the period ending at the end of the relevant month.	Values must be greater than 0
Net claims incurred	Integer	Claims incurred for services rendered during the accounting period, net of recoveries from members for co-payments, savings plan accounts, and discounts received. This figure excludes estimated claims incurred in respect of reinsurance contracts. The figure must also exclude the amounts attributable to future members (i.e. the mutualisation entry should not be included). It is important to note that all the expenditure lines are entered as positive figures.	Year-to-date figure for the period ending at the end of the relevant month.	Values must be greater than 0

Indicator name	Type	Description	Time period to submit	Validations
Accredited managed healthcare services (no transfer of risk)	Integer	Accredited managed healthcare services provided by accredited managed care organisations. It is important to note that all the expenditure lines are entered as positive figures.	Year-to-date figure for the period ending at the end of the relevant month.	Values may be 0 or greater than 0
Reinsurance arrangements (Capitation fees paid)	Integer	Premiums/capitation fees paid in respect of related risk transfer arrangements (including claims incurred in respect of commercial reinsurance contracts). Estimated claims from the reinsurance arrangements should be excluded. It is important to note that all the expenditure lines are entered as positive figures.	Year-to-date figure for the period ending at the end of the relevant month.	Values may be 0 or greater than 0
DAE: Accredited administration service fees	Integer	<i>DAE refers to Directly Attributable Expenditure.</i> This figure represents fees paid to the accredited administrator for accredited administration services. It is important to note that all the expenditure lines are entered as positive figures.	Year-to-date figure for the period ending at the end of the relevant month.	Values may be 0 or greater than 0
DAE: Other administration expenditure	Integer	<i>DAE refers to Directly Attributable Expenditure.</i> This figure represents other directly attributable expenses (excluding the administration fees paid to the administrator) It is important to note that all the expenditure lines are entered as positive figures.	Year-to-date figure for the period ending at the end of the relevant month.	Values may be 0 or greater than 0

Indicator name	Type	Description	Time period to submit	Validations
DAE: Broker fees	Integer	<i>DAE refers to Directly Attributable Expenditure.</i> The remuneration paid to brokers by a medical scheme in respect of the introduction of a member to a medical scheme by that broker and the provision of ongoing services or advice to that member. This includes distribution fees paid to brokers. It is important to note that all the expenditure lines are entered as positive figures.	Year-to-date figure for the period ending at the end of the relevant month.	Values may be 0 or greater than 0
Non-DAE: administration expenditure	Integer	This figure represents the other administration / operational expenditure that is not directly attributable to insurance services expenses. It is important to note that all the expenditure lines are entered as positive figures.	Year-to-date figure for the period ending at the end of the relevant month.	Values may be 0 or greater than 0
Net surplus / (deficit)	Integer	This figure represents the surplus /(deficit) before the mutualisation entry. The net surplus/(deficit) represents the results of the scheme before the amounts attributable to future members (i.e. before the mutualisation entry). A surplus is entered as a positive figure, and a deficit as a negative figure.	Year-to-date figure for the period ending at the end of the relevant month.	Values may not be 0
Regulation 29 reserves	Integer	This figure represents the Regulation 29 reserves as defined per the Medical Schemes Act 131 of 1998.	At the end of the relevant month	Values must be greater than 0

Indicator name	Type	Description	Time period to submit	Validations
		This figure excludes the cumulative unrealised gains from the movement in investments.		
Gross contributions	Integer	This figure presents the amount incurred by members and/or employers, in terms of the rules of the medical scheme for the purchase of healthcare benefits. Gross contributions include savings plan contributions. Any subsidies received from an employer, over and above the contributions per the registered rules of the scheme, should not form part of gross contributions.	Year-to-date figure for the period ending at the end of the relevant month.	Values must be greater than 0
Current assets	Integer	All assets of the scheme considered to be current.	At the end of the relevant month	Values must be greater than 0
Current liabilities	Integer	All liabilities of the scheme considered to be current. This amount should exclude any liability that relates to amounts attributable to future members.	At the end of the relevant month	Values must be greater than 0