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Demographic Characteristics & **Benefits Paid**

CMS
Council for Medical Schemes

INDUSTRY REPORT 2024

CMS Industry Report Launch
4 December 2025 | 10:00 - 14:00

Outline of presentation

1. Trends in the number of schemes operating
2. Trends in lives covered
3. Risk pools
4. State-funded schemes
5. Smaller risk pools
6. Benefits paid
7. PMB expenditure
8. Out-of-pocket payments
9. Utilisation trends
10. Quality of care
11. Conclusion

Trends in the number of medical schemes

CMS
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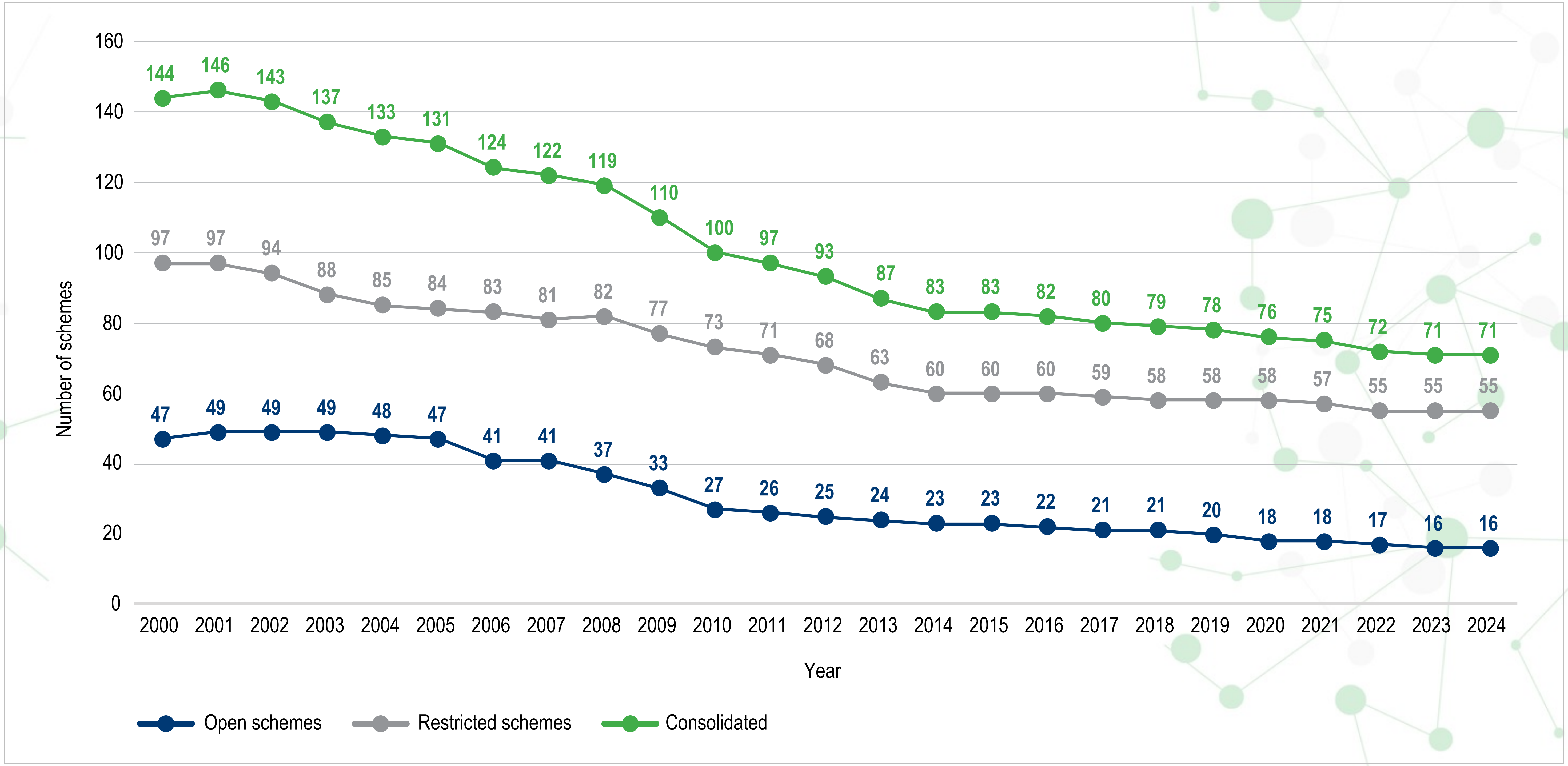
2000

- **47** open schemes
- **97** restricted schemes
- Total **144**

2024

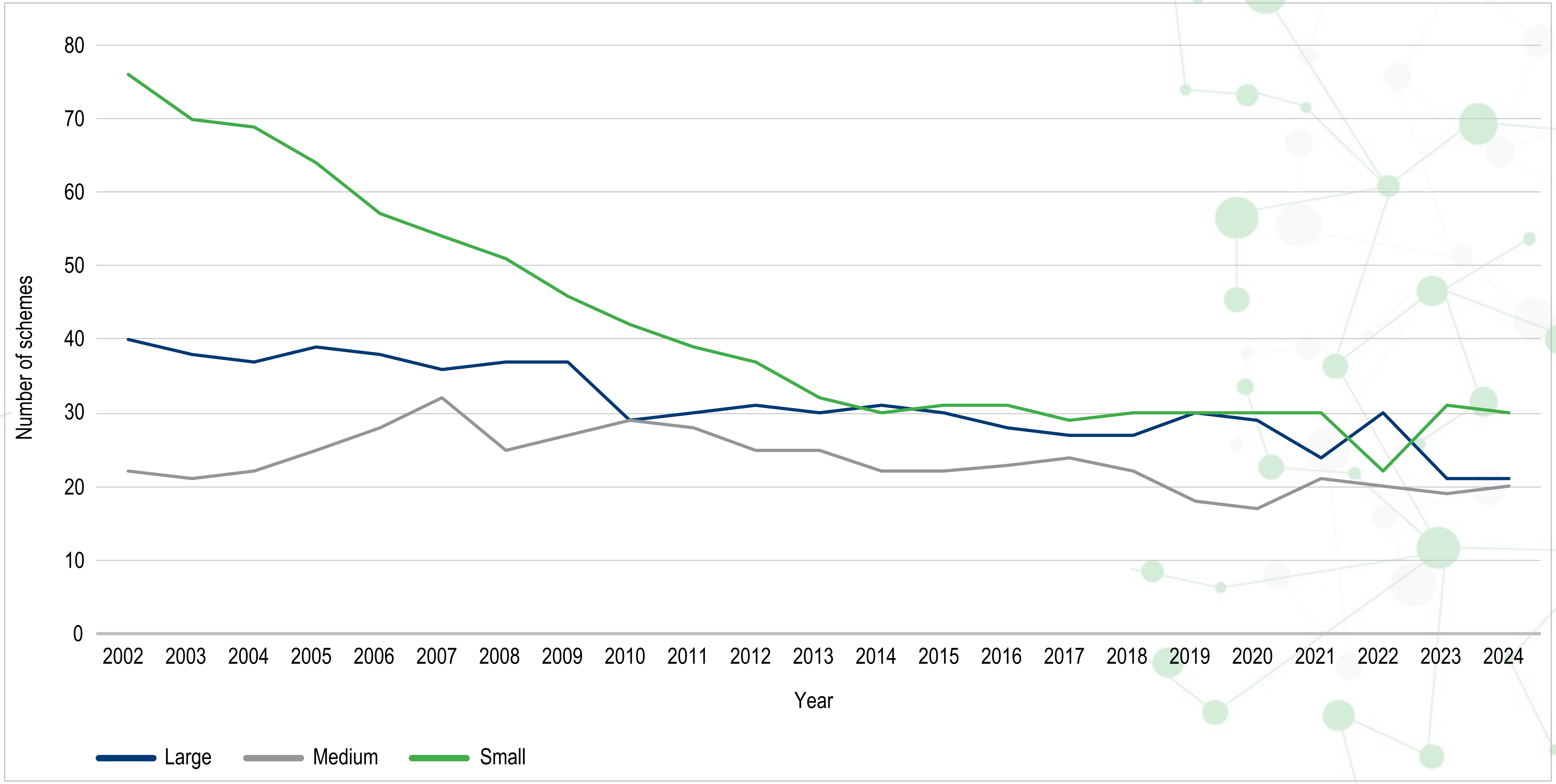
- **16** open schemes
- **55** restricted schemes
- Total **71**



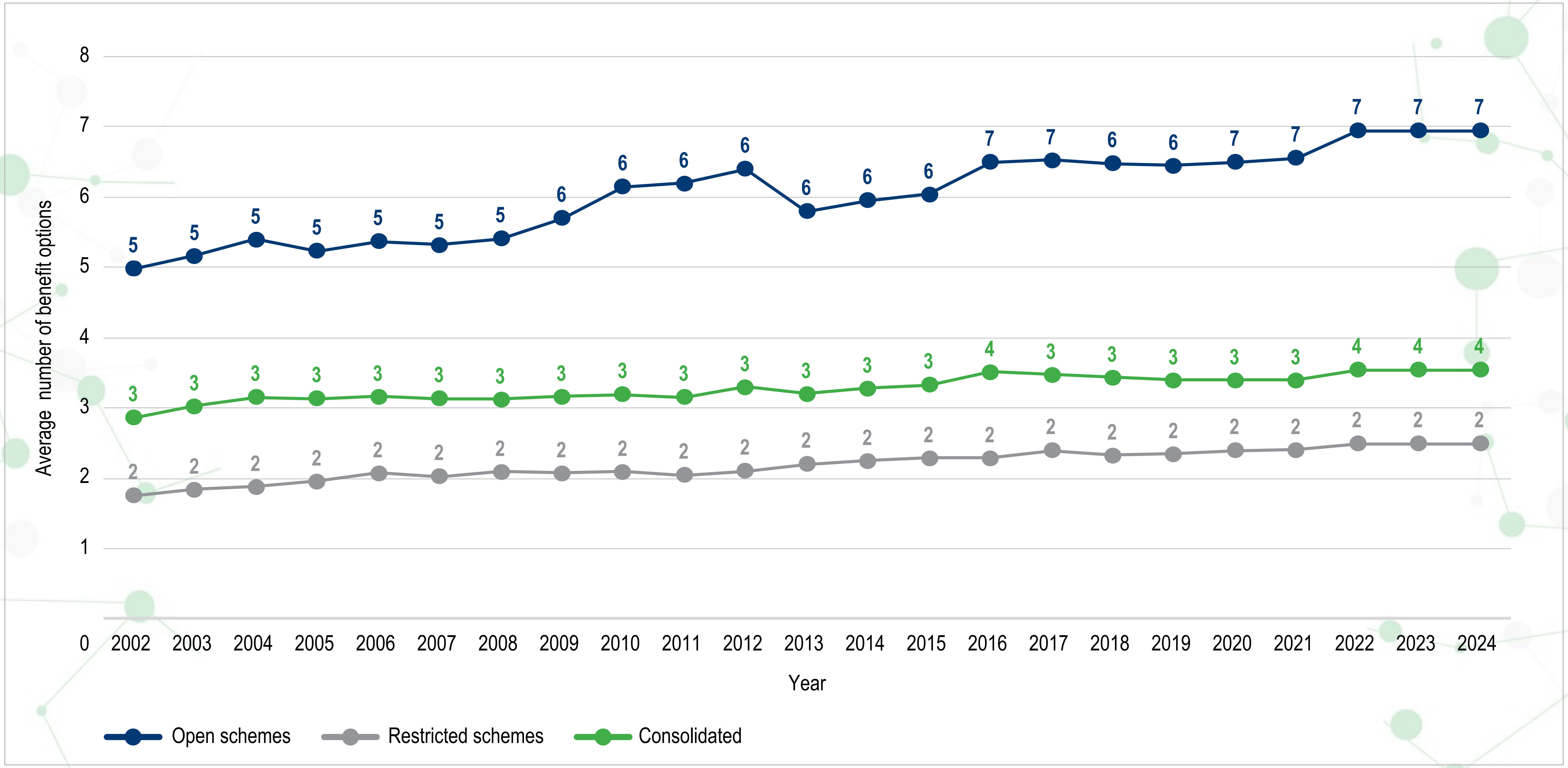
Schemes by size (2002–2024)

- **Large: 40 → 21**
- **Medium: 20 → 30**

- **Small: 76 → 30;**
- **Consolidation of smaller risk pools, growth notable in medium schemes**



Benefit Options (2002–2024)



Open schemes: 5 → 7

Restricted: Stable at 2

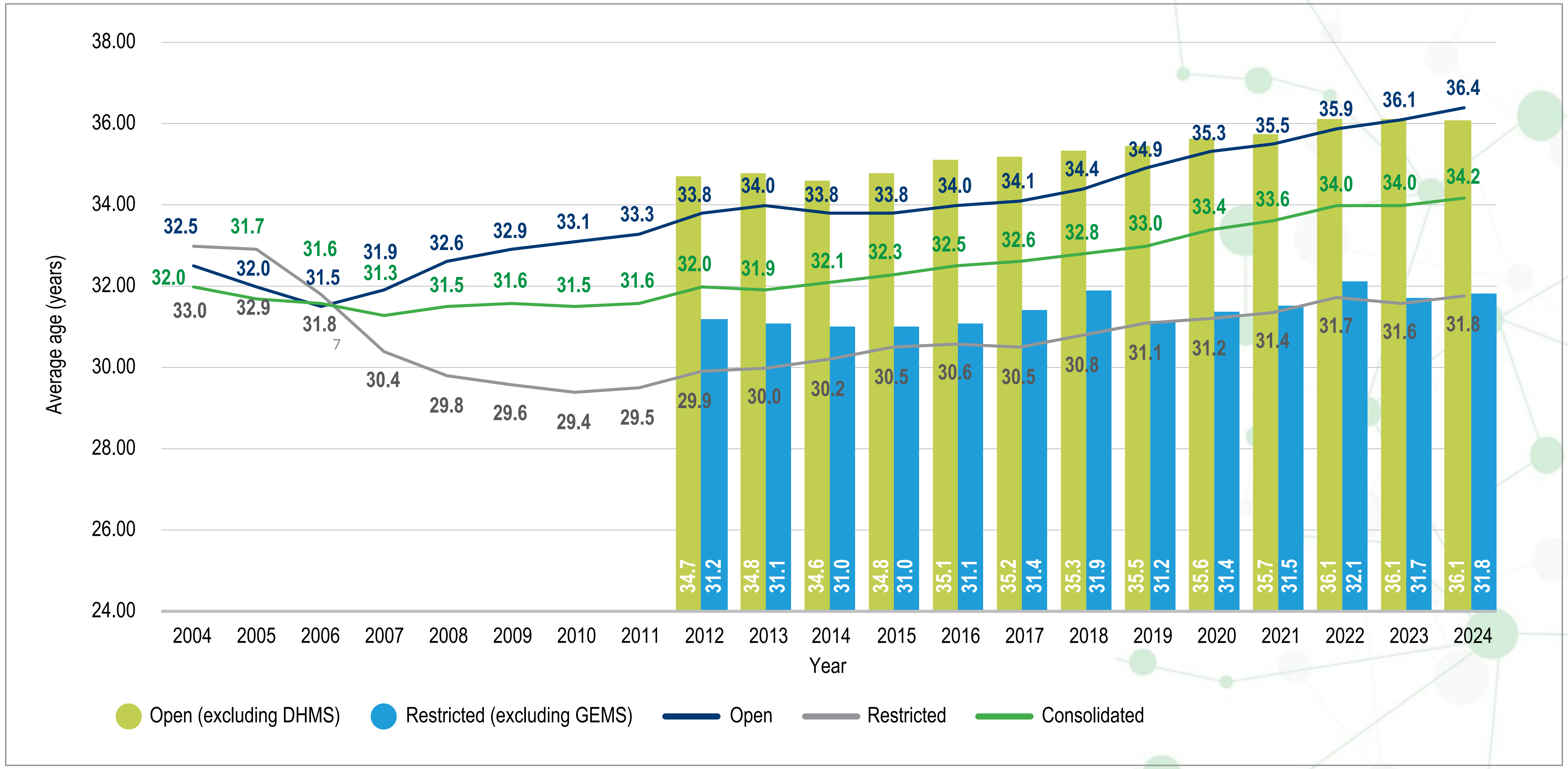
Consolidated: 3-4

Membership growth (2000–2024)

- Industry covered ~15% of population in 2000; 14.6% in 2024.
- Open schemes remained stable, fluctuating around 4.7–5 million lives.
- Notable growth in Restricted schemes [2006-2012] and [2015-2024].
- Industry growth is largely due to the restricted schemes' expansion.
- Total beneficiaries increased from 6.7 million to 9.17 million.
- Population growth outpaced industry growth, reducing overall coverage share.

Average age of beneficiaries

- Average age of beneficiaries increased to **34.2 years**
- Open schemes increased in average age to 36.4 years
  - **Female 37.4**
  - **Male 35.3**
- Restricted schemes aged only slightly to 31.8 years
  - **Female 33.4**
  - **Male 29.7**



32.7

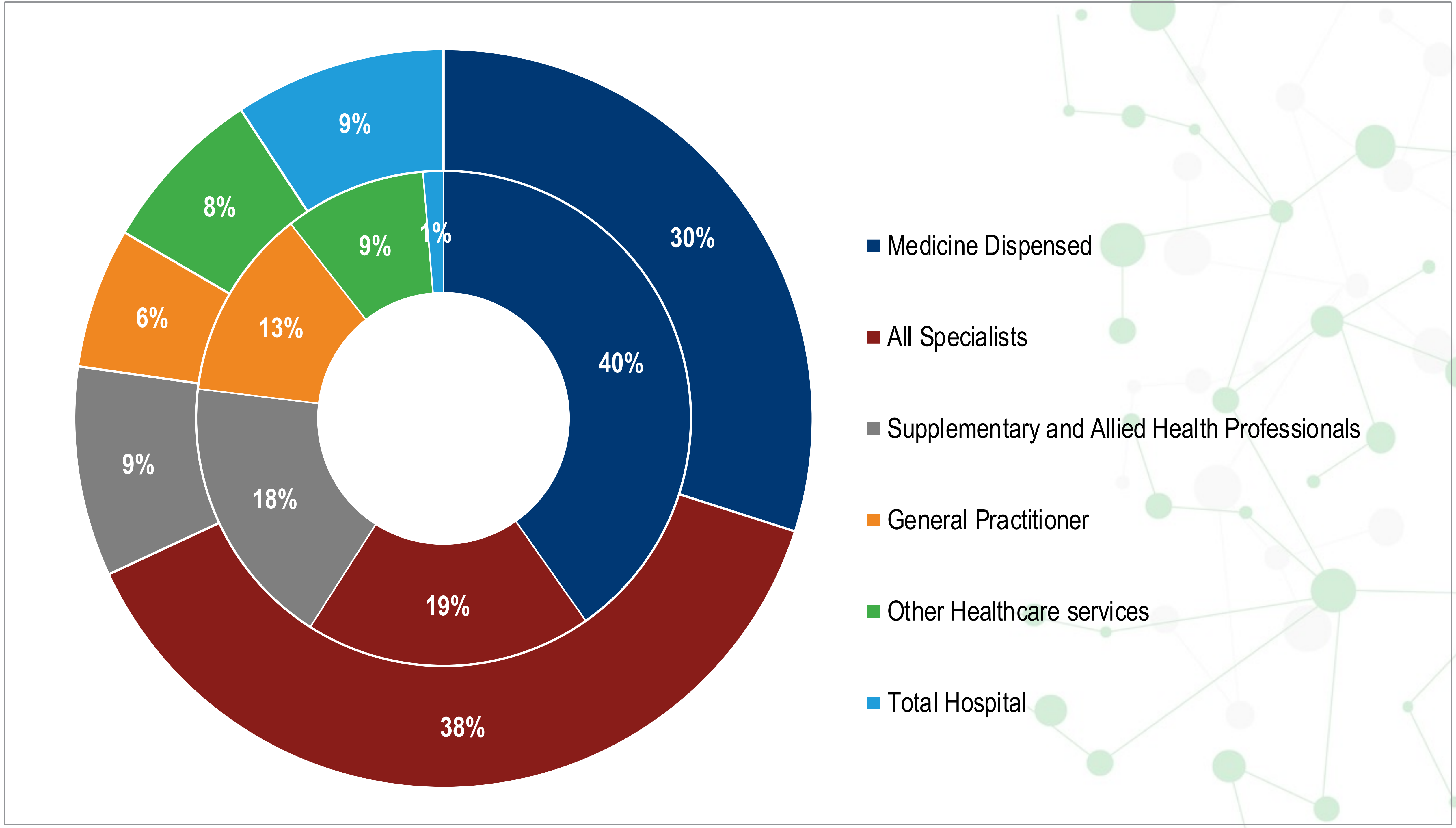
35.4

9.8%

Distribution of out-of-pocket payments 2024

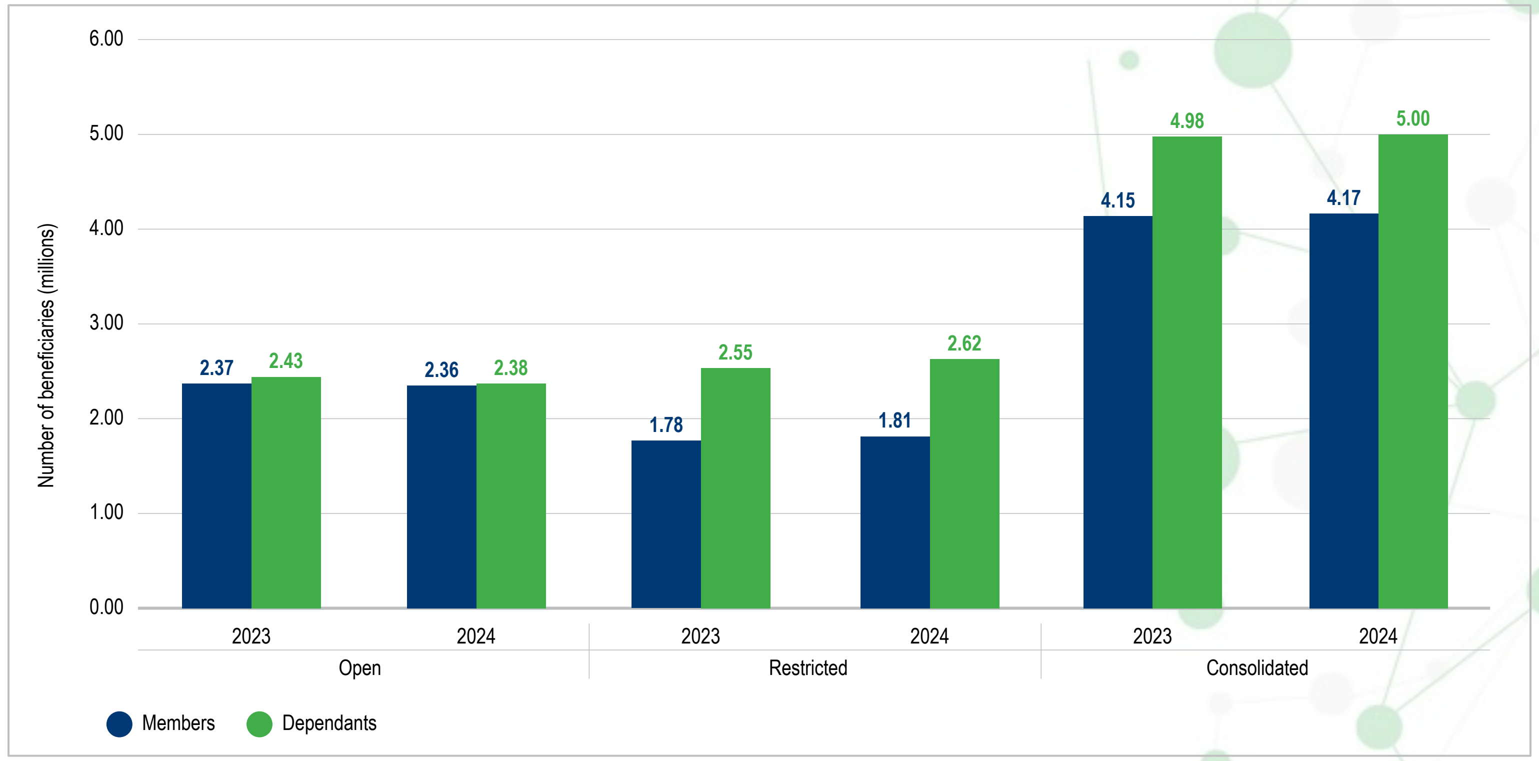
- Paid from MSA – *inner circle*
  - **59%** Medicine dispensed and Specialists

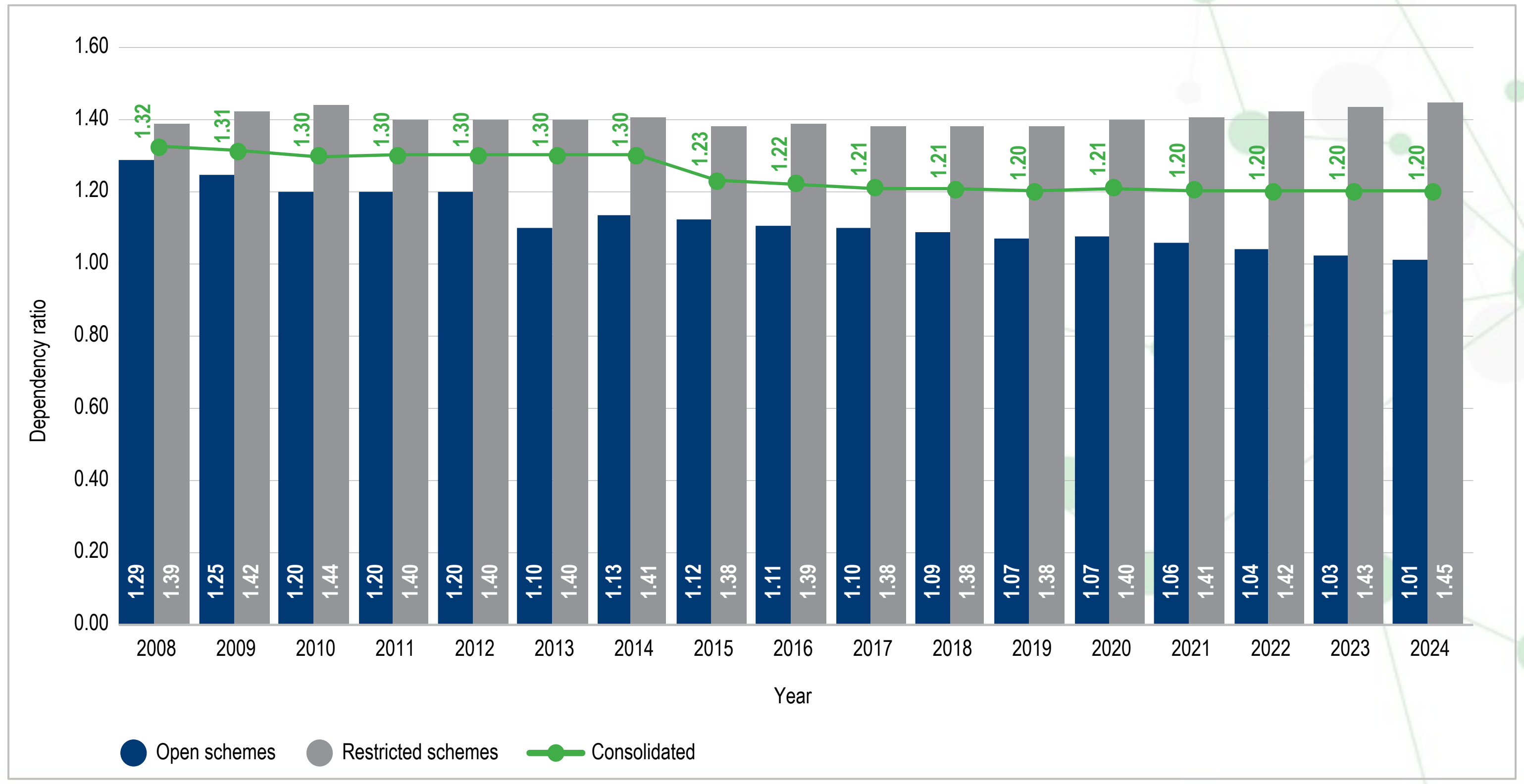
- Paid by member – *outer circle*
  - **68%** Medicine dispensed and Specialists



Dependents overview (2023 vs 2024)

- Restricted schemes saw growth in dependants from 2.55 million in 2023 to 2.62 million in 2024.
- Restricted schemes showed a more stable dependency ratio. which went from 1.39 in 2008 to 1.45 in 2024. showing that members in these schemes still tend to include more dependants.
- Open schemes showed a slight decline in dependents, declining from 2.43 million in 2023 to 2.38 million in 2024.
- Open schemes showed a steady drop in their dependency ratio, falling from 1.29 to 1.01. This means that members in open schemes cover fewer dependents over time.
- Consolidated schemes dependants increased from 4.98 million to 5.0 million
- Consolidated schemes’ overall dependency ratio stayed almost the same, around 1.20.





Membership growth & decline (2023-2024)

- Top Growth: LA-Health (+6.7%), GEMS (+5.2%)
- Top Declines: Medipos (−36.6%), Suremed (−32.8%)

Scheme Type	Scheme Name	% Change
Growth	LA-HEALTH MEDICAL SCHEME	6.7%
	ALLIANCE-MIDMED MEDICAL SCHEME	5.8%
	UMVUZO HEALTH MEDICAL SCHEME	5.4%
	GOVERNMENT EMPLOYEES MEDICAL SCHEME (GEMS)	5.2%
	RETAIL MEDICAL SCHEME	5.1%
	FOODMED MEDICAL SCHEME	5.1%
Decline	SAMWUMED	-5.0%
	PG GROUP MEDICAL SCHEME	-5.2%
	PLATINUM HEALTH	-5.2%
	GOLDEN ARROWS EMPLOYEES' MEDICAL BENEFIT FUND	-5.3%
	LIBCARE MEDICAL SCHEME	-5.4%
	DE BEERS BENEFIT SOCIETY	-5.6%
	LONMIN MEDICAL SCHEME	-5.9%
	FEDHEALTH MEDICAL SCHEME	-6.0%
	MOTOHEALTH CARE	-6.1%
	MEDIHELP	-6.6%
	FISHING INDUSTRY MEDICAL SCHEME (FISH-MED)	-6.8%
	CAPE MEDICAL PLAN	-8.8%
	SOUTH AFRICAN BREWERIES MEDICAL SCHEME	-9.1%
	SIZWE HOSMED MEDICAL SCHEME	-9.1%
	SISONKE HEALTH MEDICAL SCHEME	-10.0%
	MBMED MEDICAL AID FUND	-10.1%
Decline	COMPCARE MEDICAL SCHEME	-10.3%
	MAKOTI MEDICAL SCHEME	-11.4%
	BMW EMPLOYEES MEDICAL AID SOCIETY	-14.1%
	TRANSMED MEDICAL FUND	-14.2%
	BP MEDICAL AID SOCIETY	-27.7%
	SUREMED HEALTH	-32.8%
	MEDIPOS MEDICAL SCHEME	-36.6%

Government-funded/State-linked schemes [N=11]

- Membership grew from 3.17 million to 3.29 million between 2023-2024 (3.8% growth).
- GEMS grew by 5.2%, strengthening its position as the largest scheme.
- LA-Health increased by 6.7% reflecting strong uptake among municipal employees.
- PARMED, Rand Water, and Rhodes University schemes grew modestly.
- Major declines: Medipos (-36.6%) and Transmed (-14.2%).
- Minor declines: SAMWUMED (-5%), Polmed (-0.5%) and SABC (-2.5%).

Scheme Name	2023	2024	% Change
Government Employees Medical Scheme (GEMS)	2 274 671	2 394 054	5.25%
LA-Health Medical Scheme	259 582	276 998	6.71%
Medipos Medical Scheme	16 746	10 609	-36.65%
Parmed Medical Aid Scheme	4 123	4 241	2.86%
Rand Water Medical Scheme	9 504	9 646	1.49%
Rhodes University Medical Scheme	2 468	2 507	1.58%
SABC Medical Aid Scheme	7 925	7 728	-2.49%
SAMWUMed	72 420	68 788	-5.02%
South African Police Service Medical Scheme (Polmed)	495 606	493 206	-0.48%
Transmed Medical Fund	19 810	17 003	-14.17%
University Of Kwa-Zulu Natal Medical Scheme	6 297	6 106	-3.03%
Total	**3 169 152**	**3 290 886**	**3.84%**

Distribution of beneficiaries per province (2023 vs 2024)

Province Name	2023	2024	% Change
Eastern Cape	668 146	675 070	1.04 %
Free State	414 470	405 969	-2.05%
Gauteng	3 529 855	3 578 411	1.38%
Kwa-Zulu Natal	1 302 597	1 317 460	1.14%
Limpopo	498 749	509 250	2.11%
Mpumalanga	578 240	538 444	-6.88%
North-West	499 642	496 023	-0.72%
Northern Cape	192 648	191 748	-0.47%
Other/Unspecified province	28 943	33 108	14.39%
Outside the Republic	2 275	5 009	120.18%
Western Cape	1 411 888	1 418 041	0.44%
All provinces	**9 127 453**	**9 168 533**	**0.45%**

Distribution of beneficiaries per province by scheme type (2023 vs 2024)

Province Name	2023		2024		% Change		
	Open	Restricted	Open	Restricted	Open	Restricted	Industry
Eastern Cape	273 228	394 918	267 794	407 276	-1.99%	3.13%	1.04%
Free State	153 586	260 884	150 670	255 299	-1.90%	-2.14%	-2.05%
Gauteng	2 239 976	1 289 879	2 209 060	1 369 351	-1.38%	6.16%	1.38%
Kwa-Zulu Natal	663 324	639 273	652 932	664 528	-1.57%	3.95%	1.14%
Limpopo	147 791	350 958	147 731	361 519	-0.04%	3.01%	2.11%
Mpumalanga	230 851	347 389	226 745	311 699	-1.78%	-10.27%	-6.88%
North-West	166 103	333 539	162 122	333 901	-2.40%	0.11%	-0.72%
Northern Cape	68 164	124 484	66 834	124 914	-1.95%	0.35%	-0.47%

- Restricted schemes grew significantly in Gauteng (+6.16%).
- Open schemes in Gauteng declined slightly (-1.38%).
- Restricted schemes grew in KwaZulu-Natal (+3.95%) and Limpopo (+3.01%).
- Declines observed in Free State and Mpumalanga (both open and restricted).
- Eastern Cape: open schemes declined (-1.99%), restricted grew (+3.13%).
- Industry-wide provincial growth: +0.45% overall.

Schemes with less than 6000 members

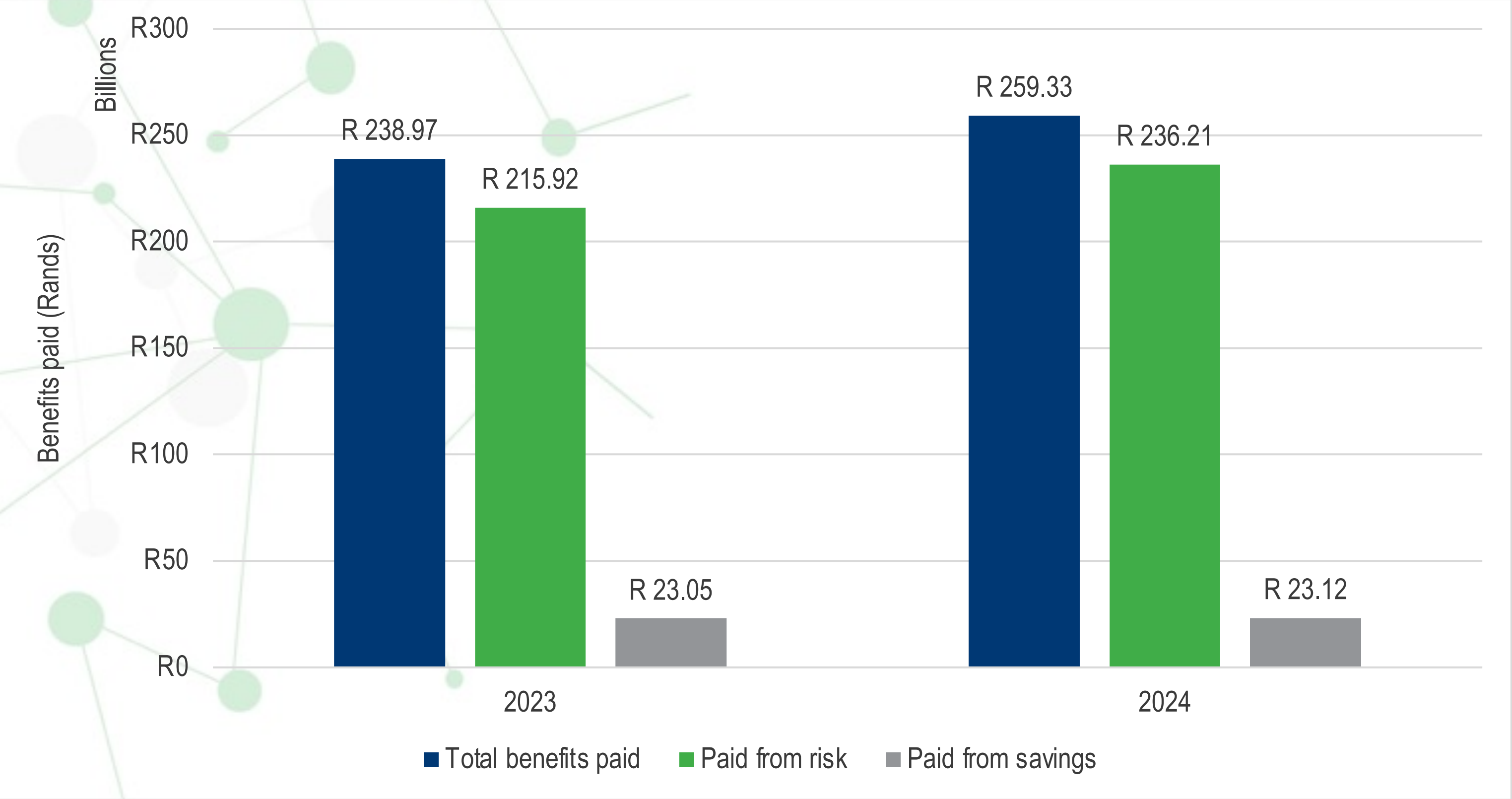
- The following 30 schemes fall below the 6 000-member threshold.
- Restricted schemes: 27
- Open schemes: 3
- Major declines: Suremed (-32.79%), Medipos (-36.65%).
- Other declines: Compcare (-10.3%), Cape Medical Plan (-8.8%).
- Growth observed in Alliance-Midmed (+5.79%) and Horizon (+3.54%).

Scheme Type	Scheme Name	Beneficiaries 2023	Beneficiaries 2024	% Change
Open	Cape Medical Plan	6 972	6 360	-8.78%
	Makoti Medical Scheme	8 643	7 655	-11.43%
	Suremed Health	1 912	1 285	-32.79%
Restricted	AECI Medical Aid Society	11 116	10 579	-4.83%
	Alliance-Midmed Medical Scheme	3 624	3 834	5.79%
	Anglovaal Group Medical Scheme	4 428	4 281	-3.32%
	Barloworld Medical Scheme	9 134	8 734	-4.38%
	BMW Employees Medical Aid Society	8 043	6 905	-14.15%
	BP Medical Aid Society	2 353	1 702	-27.67%
	Building & Construction Industry Medical Aid Fund	12 069	12 033	-0.30%
	De Beers Benefit Society	7 893	7 451	-5.60%
	Engen Medical Benefit Fund	5 672	5 625	-0.83%
	Fishing Industry Medical Scheme (Fish-Med)	4 177	3 891	-6.85%
	Golden Arrows Employees' Medical Benefit Fund	4 670	4 424	-5.27%
	Horizon Medical Scheme	1 890	1 957	3.54%
	Libcare Medical Scheme	11 210	10 608	-5.37%
	Malcor Medical Scheme	10 631	10 797	1.56%
	MBMED Medical Aid Fund	9 318	8 381	-10.06%
	Medipos Medical Scheme	16 746	10 609	-36.65%
	Multichoice Medical Aid Scheme	7 753	7 638	-1.48%
	Parmed Medical Aid Scheme	4 123	4 241	2.86%
	PG Group Medical Scheme	2 634	2 497	-5.20%
	Rand Water Medical Scheme	9 504	9 646	1.49%
	Rhodes University Medical Scheme	2 468	2 507	1.58%
	SABC Medical Aid Scheme	7 925	7 728	-2.49%
	Sedmed	2 283	2 266	-0.74%
	TFG Medical Aid Scheme	6 240	6 029	-3.38%
	Tiger Brands Medical Scheme	9 153	8 780	-4.08%
	Tsogo Sun Group Medical Scheme	8 436	8 496	0.71%
	University Of Kwa-Zulu Natal Medical Scheme	6 297	6 106	-3.03%

Benefits paid – Total, risk and savings

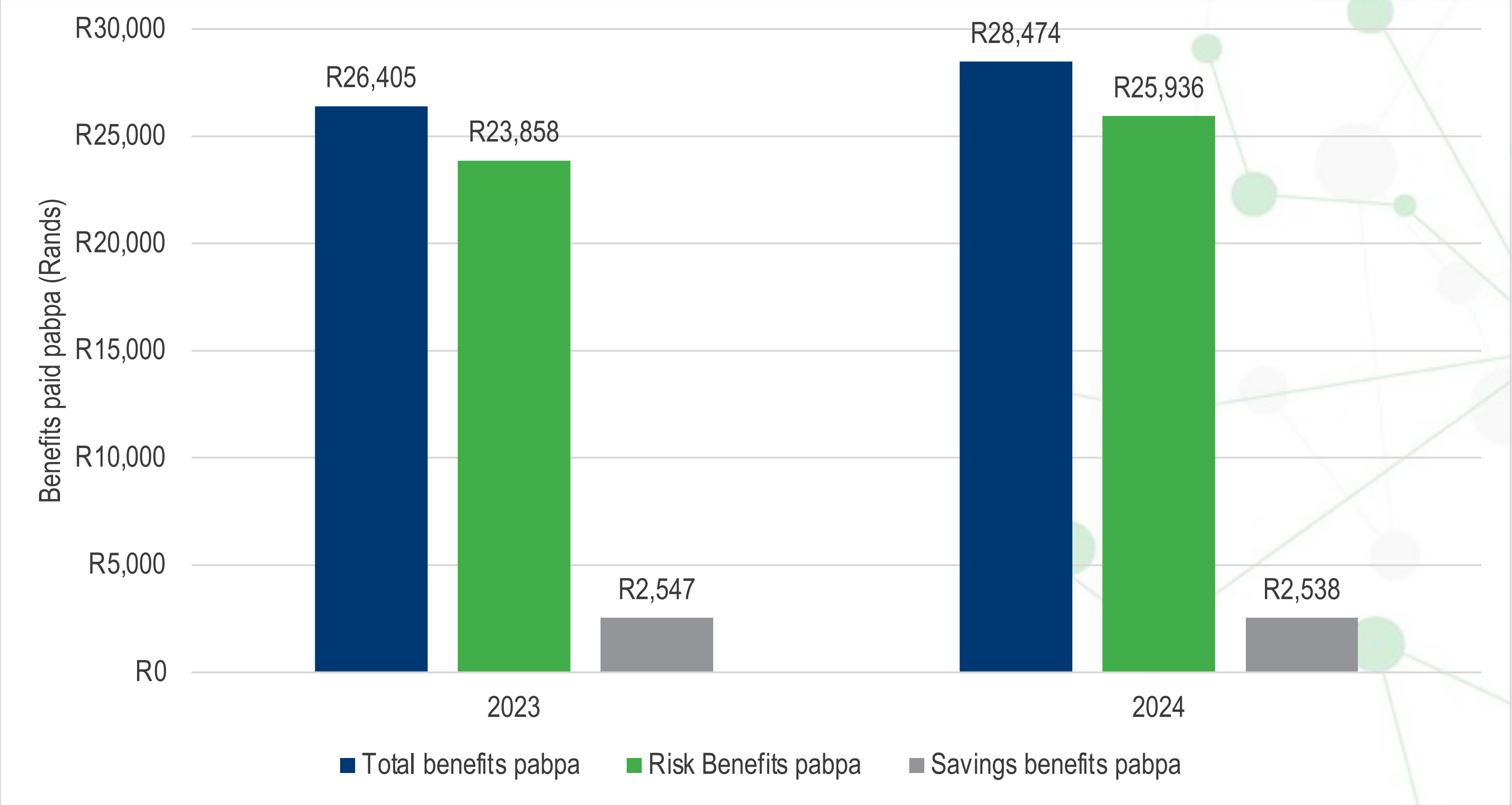
Total Expenditure

- Total benefits paid **increased** by **8.52%** to **R259.33** billion in 2024, from R238.97 billion in 2023.
- Risk benefits paid **increased** by **9.4%** to **R236.21** billion in 2024, from R215.92 billion in 2023, comprising **91.09%** of total benefits paid.
- Savings benefits paid **increased** by only **0.27%** to **R23.12** billion from R23.05 billion in 2023, comprising **8.91%** of total benefits paid.



Per average beneficiary per annum (pabpa)

- Total benefits paid pabpa **increased** by **7.84%** to **R28 474.15** in 2024, from R26 404.69 in 2023.
- Risk benefits paid pabpa **increased** by **8.71%** to **R25 936.12** in 2024, from R23 857.59 in 2023.
- Savings benefits paid pabpa **decreased** slightly by **0.36%** to **R2 538.03** from R2 547.10 in 2023.



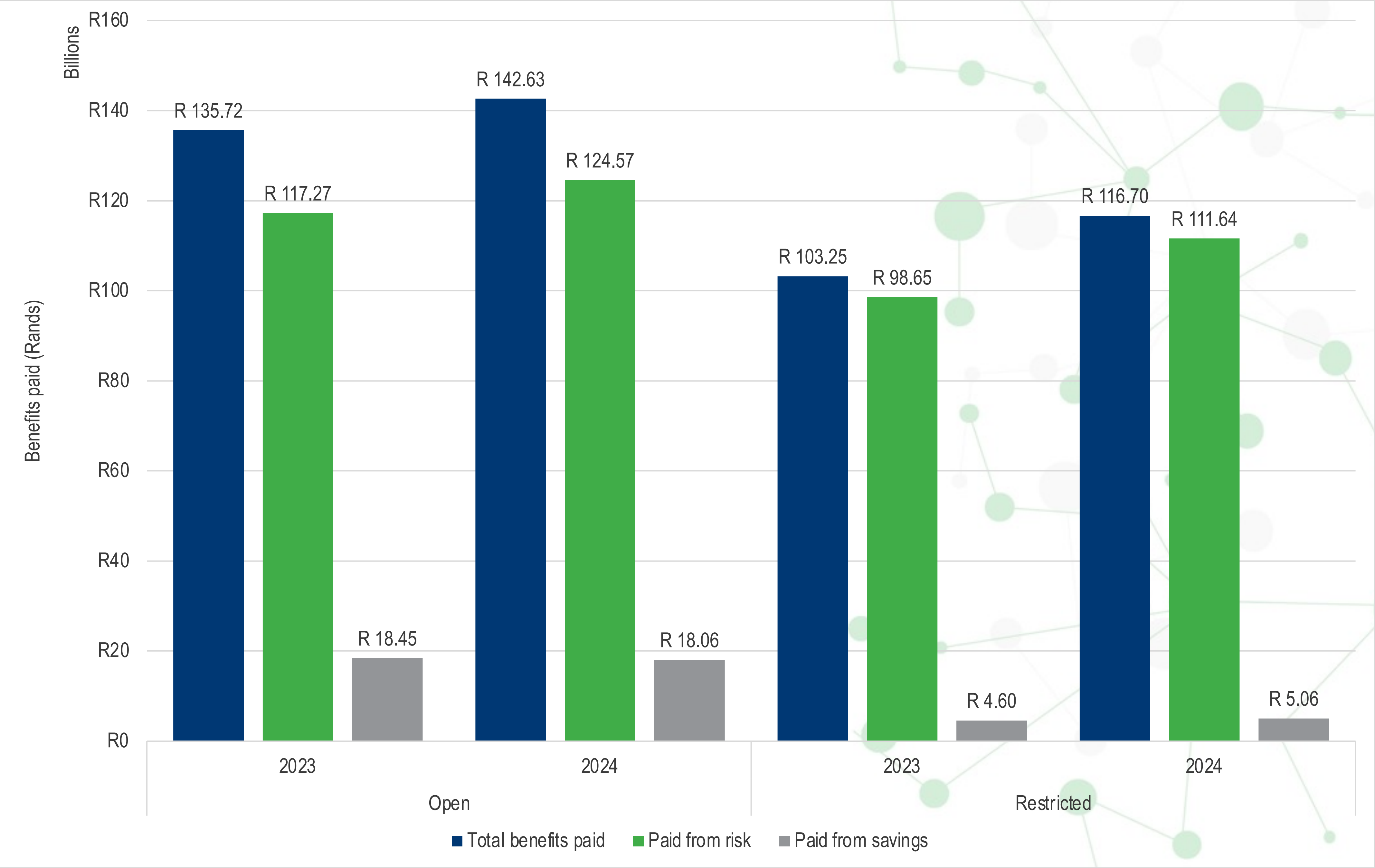
Benefits paid – scheme type

Open scheme

- Total benefits paid **increased** by **5.09%** to **R142.63** billion in 2024, from R135.72 billion in 2023.
- Risk benefits paid **increased** by **9.4%** to **R236.21** billion in 2024, from R215.92 billion in 2023, comprising **87.3%** of total benefits paid.
- Savings benefits paid **decreased** by only **2.12%** to **R18.06** billion from R18.45 billion, comprising **12.7%** of total benefits paid.

Restricted scheme

- Total benefits paid **increased** by **13.03%** to **R116.70** billion in 2024, from R103.25 billion in 2023.
- Risk benefits paid **increased** by **13.17%** to **R111.64** billion in 2024, from R98.65 billion in 2023, comprising **95.7%** of total benefits paid.
- Savings benefits paid **increased** by **9.88%** to **R5.06** billion from R4.6 billion, comprising **4.3%** of total benefits paid.



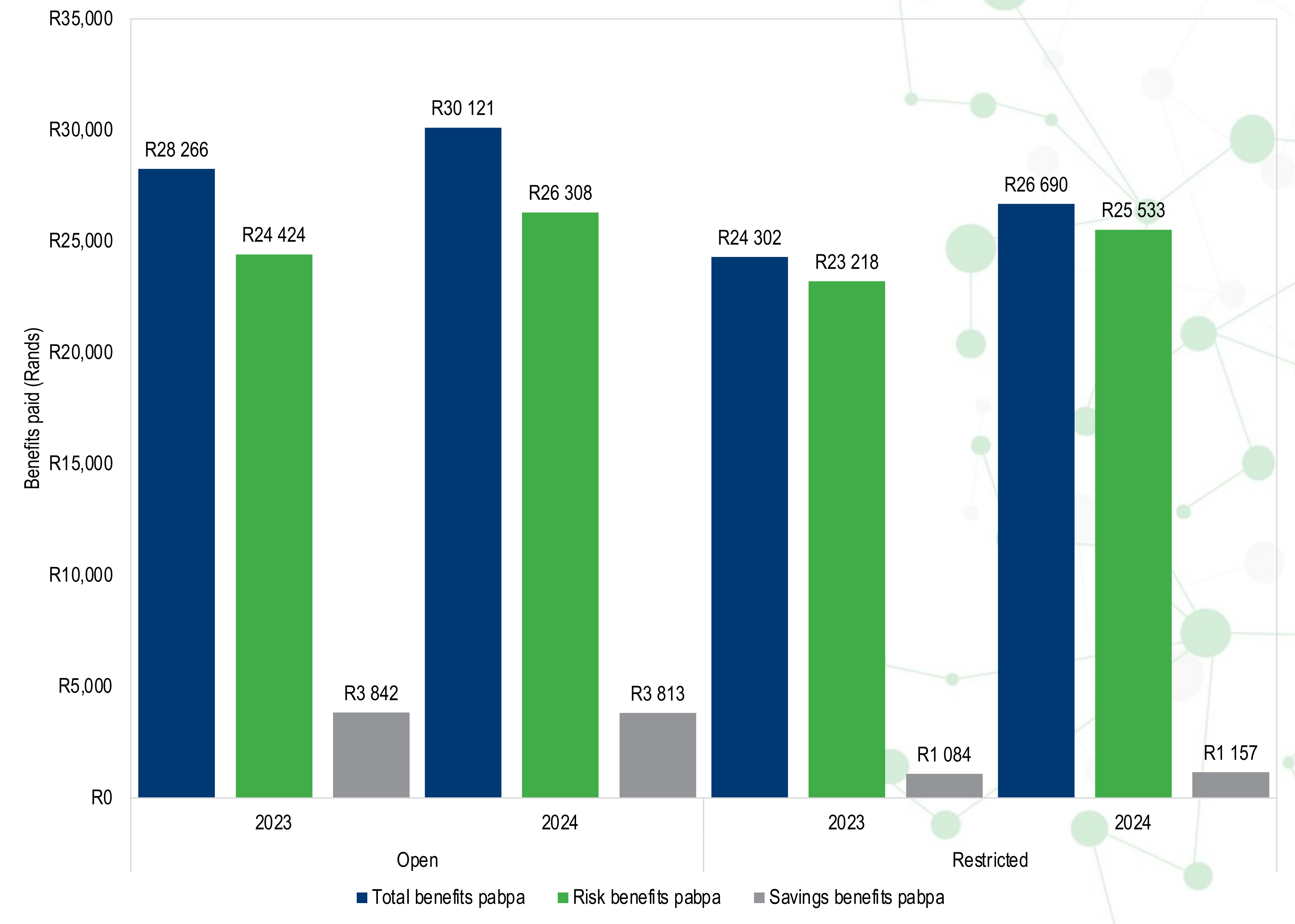
Benefits paid – scheme type (pabpa)

Open scheme

- Total benefits paid pabpa **increased** by **6.57%** to **R30 121.43** in 2024, from R28 265.62 in 2023.
- Risk benefits paid pabpa **increased** by **7.72%** to **R26 308.10** in 2024, from R24 423.53 in 2023.
- Savings benefits paid pabpa **decreased** by **0.75%** to **R3 813.33** from R3 842.09.

Restricted scheme

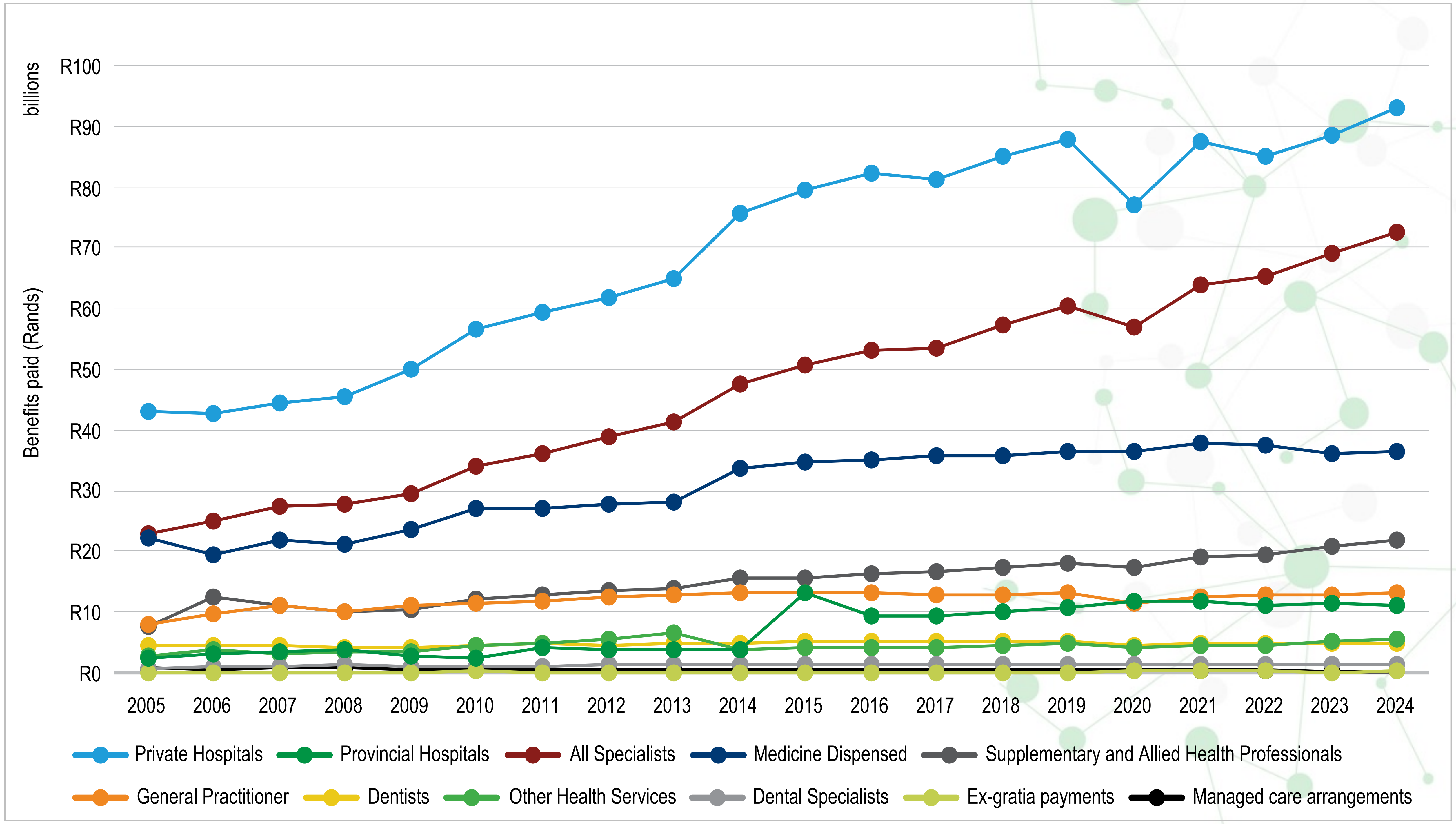
- Total benefits paid **increased** by **9.83%** to **R26 690.27** in 2024, from R24 301.66 in 2023.
- Risk benefits paid pabpa **increased** by **9.97%** to **R25 533.29** in 2024, from R23 218.01 in 2023.
- Savings benefits paid pabpa **increased** by **6.77%** to **R1 156.98** from 1 083.64.



Benefits paid trend (2005-2024)*

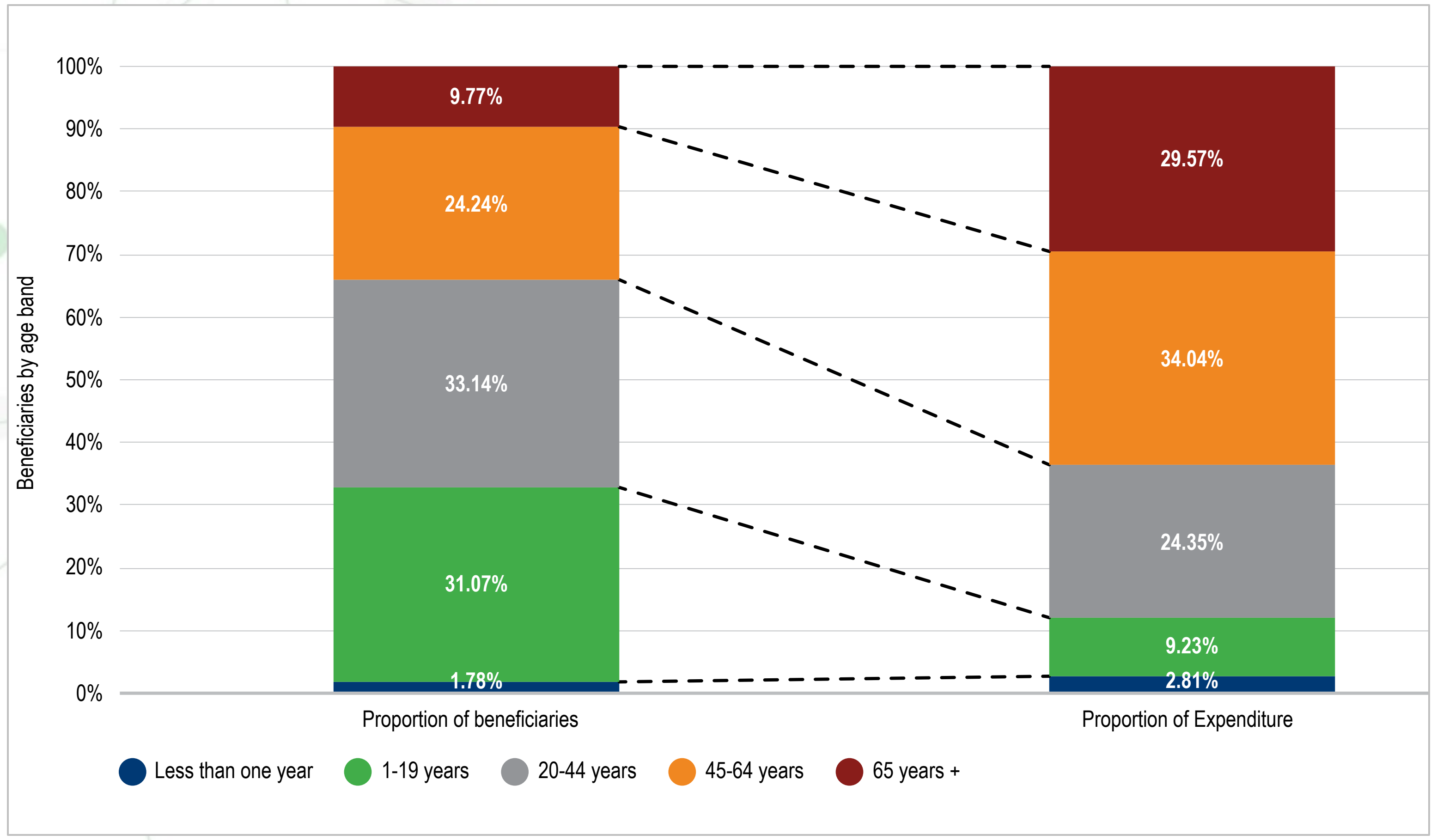
- The bulk of medical schemes' total expenditure continues to be paid to private hospitals and specialists (64%).
- **Private hospitals** - increased from R42.9 billion in 2005 to R92.9 billion in 2024, with an annual average increase of 4.15%. In 2024, the trend continued, with **5.08%** growth from 2023.
- **All specialists** – increased from R22.9 billion in 2005 to R72.7 billion in 2024, average annual increase of 6.27%, and year-on-year growth of **5.23%** from R69.0 billion in 2023.
- **Medicine dispensed** – increased from R22.2 billion in 2005 to R36.4 billion in 2024, with an annual average increase of 2.65%, and year-on-year growth of **0.74%.**

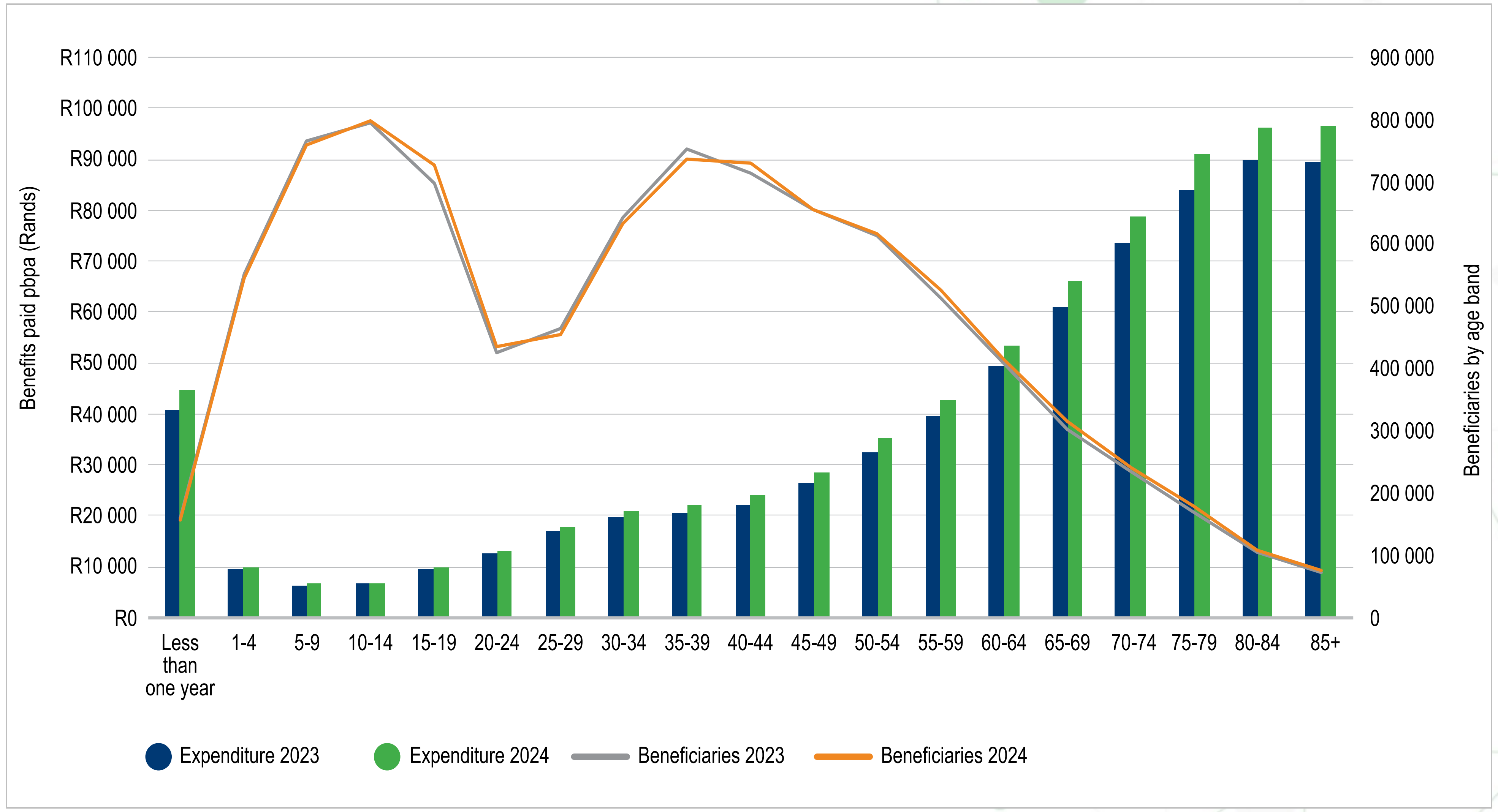
** Adjusted for (CPI)*



Benefits paid per age group

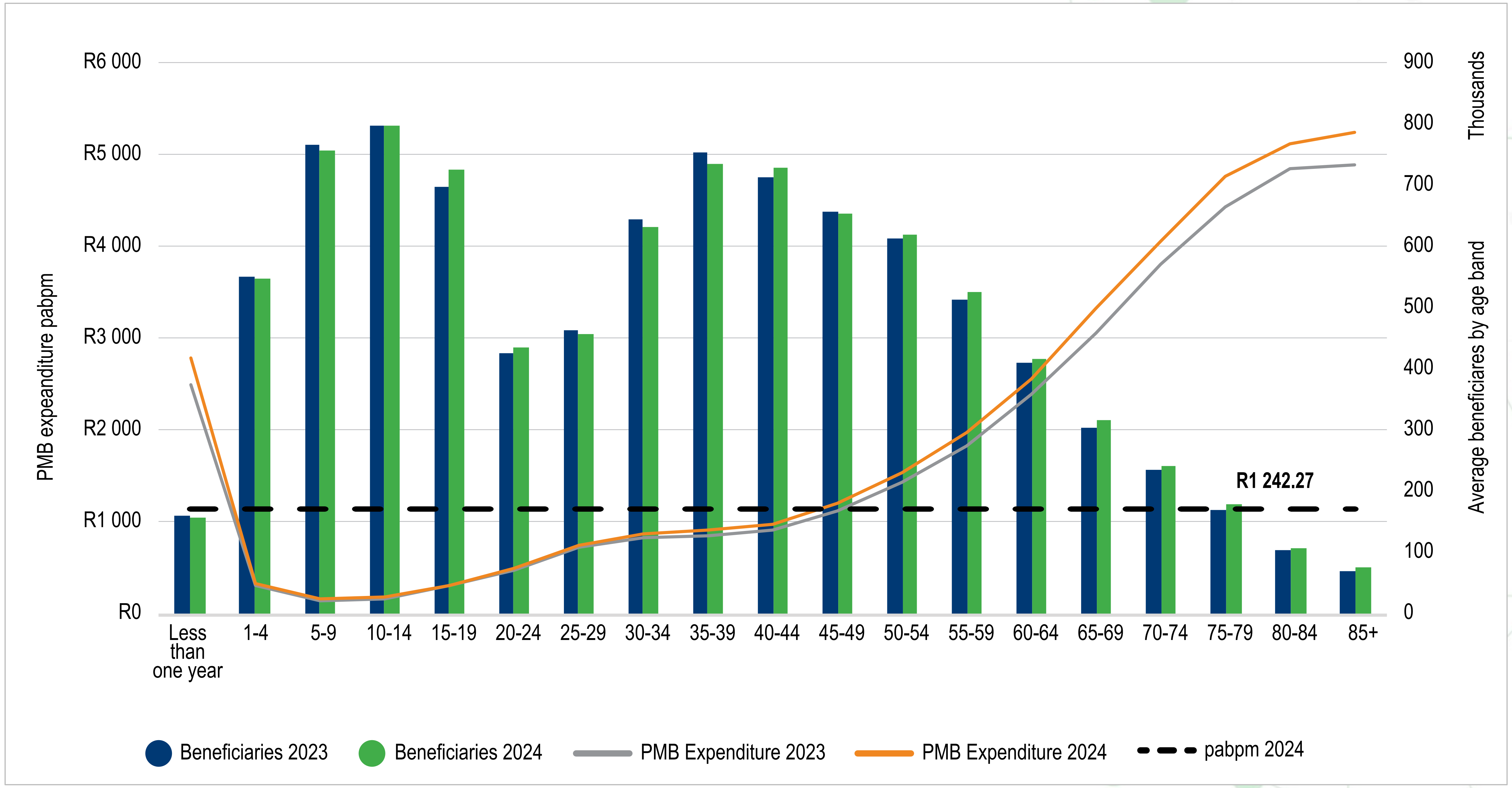
- Proportionally more benefits are paid for beneficiaries in the age band above 45 years, consuming 63% of benefits in 2024.
- The smallest 10% of the population consumes close to 29% of the population (65 years +).





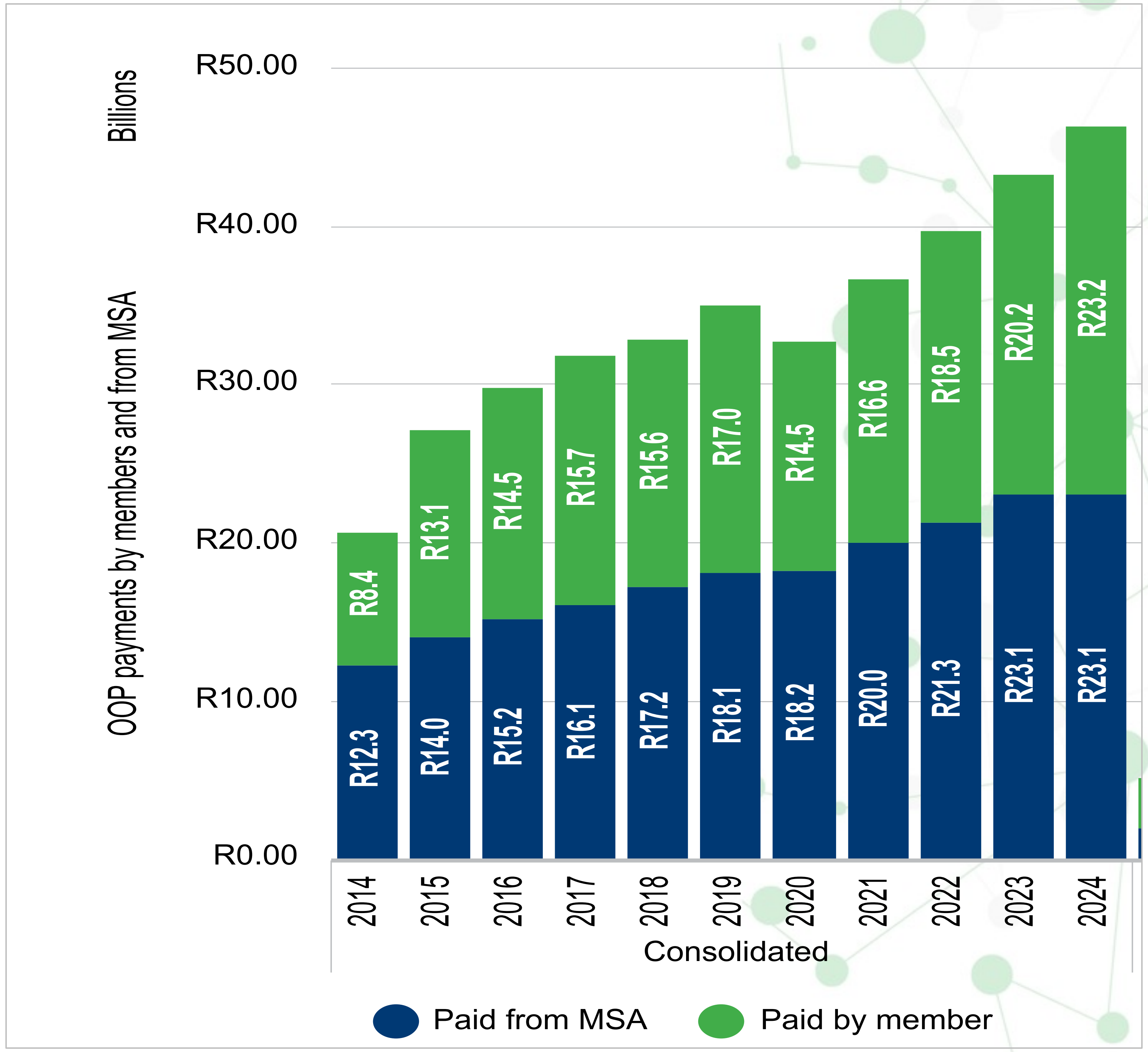
PMB benefits paid

- The PMB expenditure increased by **9.09%** to **R135.66** billion in 2024 from R124.36 billion in 2023, comprises of 51.97% of total benefits paid and 57.58% of risk benefits paid.
- **70.8%** of expenditure reported for in-hospital treatment.
- The pabpm expenditure increased by **8.40%** to **R1 242.27** in 2024 from R1 145.07 in 2023.



Out-of-pocket payments 2014-2024

- The total OOP increased at an average annual rate of 9.35% from R20.7 billion in 2014 to **R46.3** billion in 2024 at a consolidated level, and a **7.02%** year-on-year growth from 2023.
- OOP paid by members increased at an annual average rate of 11.94%, a year-on-year growth of **14.72%.**
- OOP paid from members savings account increased by 0.27% from 2023.



Utilisation of Healthcare Services

1. GP visits

- 0.30% (7.33 million) increase in the number of beneficiaries with at least 1 GP visit.
- Average number of GP visits (out-hospital) per patient increased slightly by 0.49%, (3.27 vs 3.29).
- Average amount claimed per visit increased by 6.18% from R528.61 to R561.70
  - Increase driven by open schemes (7.86% vs 5.36% closed schemes).

2. Utilisation of dental specialist services

- Proportion beneficiaries accessed services out-of-hospital vs in-hospital.
  - But slight decrease from 96.06% to 96.01% in 2024.
- Open schemes saw an increase in out-of-hospital (96.09% to 96.21%).
- Restricted schemes also saw an increase from 95.64% to 96.07%.
- Overall, proportion beneficiaries accessing in-hospital services decreased from 4.14% to 3.87%.

Utilisation of Healthcare Services

1. Medical Specialist (out-hospital)

- Overall number of beneficiaries with at least 1 visit increased by 1.40% (3.2 million to 3.3 million).
  - More in open schemes (1.8 million) vs restricted (1.4 million).
- Average number of visits per patient increased by 1.86% (3.56 vs 3.63).
- Average amount claimed per patient increased by R120, from R1 797 in 2023 to R1 917 in 2024.

2. Surgical specialist (out-hospital)

- Overall no. of bens with at least 1 visit slightly increased by 0.52% (2.06 million to 2.07 million).
  - Driven by a higher number from open schemes (252.45 per 1000) vs 198.23 per 1000 from restricted schemes.
- Overall, a 2.10% increase in the average number of visits per patient from 1.96 to 2.01 (2.10%).
- Average amount claimed per patient increased by 8.21% (R4 518 to R 4 889),
  - The largest increase was from open schemes (9.21%) from R4 981 in 2023 to R5 440 in 2024, compared to restricted schemes (R3 868 to R4 161).

Admissions to hospitals (same-day & overnight)

Day clinics:

- No. of admissions went up 4.82% to 247 023 in 2024.
- More bens admitted from open schemes 35.02 per 1000 vs 18.29 restricted.
- Industry growth of 4.35% to 26.94 beneficiaries admitted per 1 000 lives in 2024

Private hospitals:

- No. of admissions went up by 1.14% (2.14 million to 2.17 million).
- More bens admitted from restricted schemes (252.854per 1000 vs 237.23 from open schemes).
- Overall, ALOS decreased marginally by 0.67% from 3.24 days to 3.22 days.

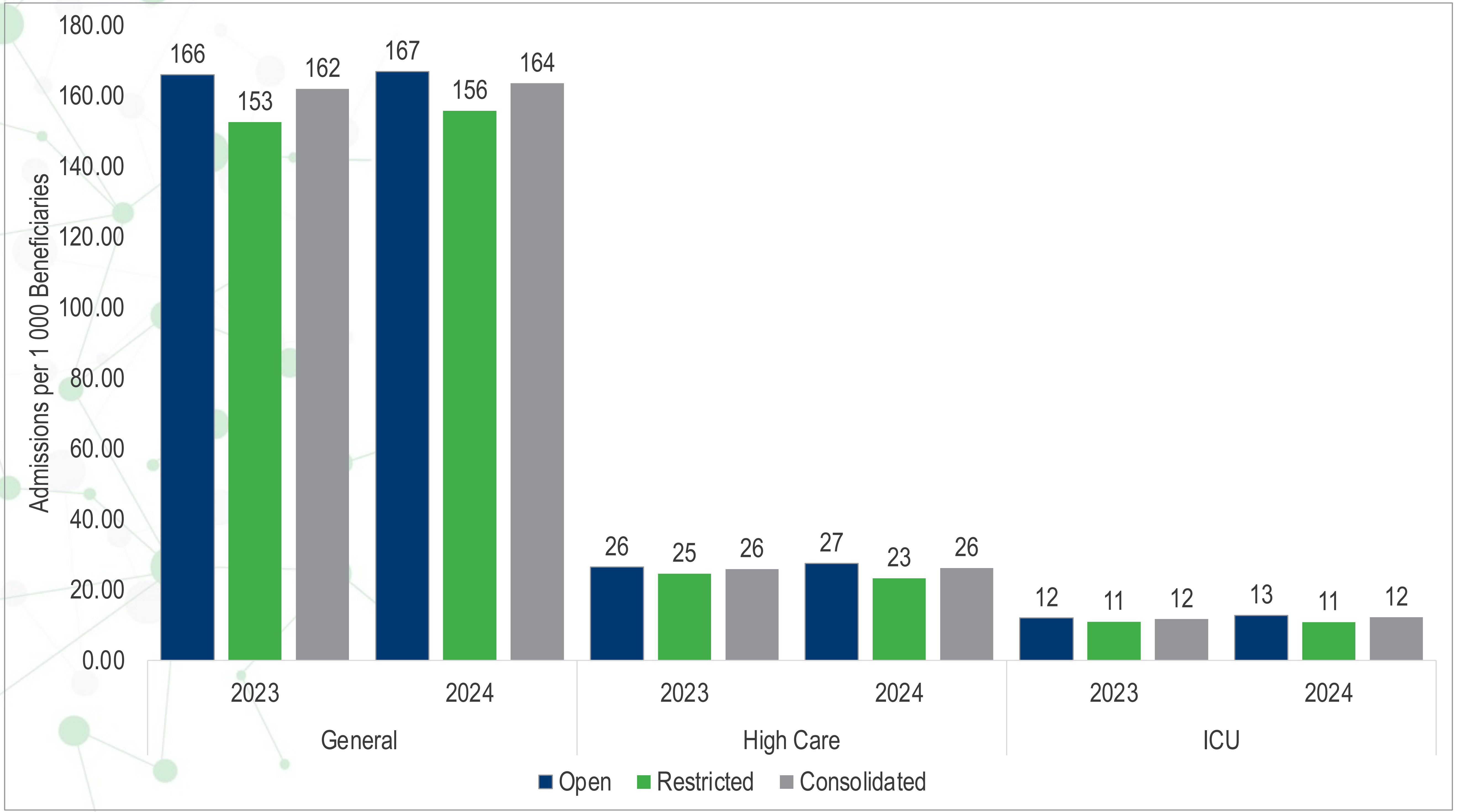
Mental institutions

- No. of admissions grew by 9.73% from 74 983 in 2023 to 82 279 in 2024.
- Restricted schemes had more admissions per 1000 beneficiaries (9.94) vs 6.68 from open schemes.
- However, ALOS went down slightly by 0.50%, from 11.34 days to 11.28 days.

Provincial hospitals

- No. of admissions per 1000 beneficiaries dropped by 6.59% from 14.11 to 13.18 and the majority were from restricted schemes (1.78).
- Higer admission rate in restricted schemes at 25.51 per 1 000 beneficiaries compared to open schemes which declined.

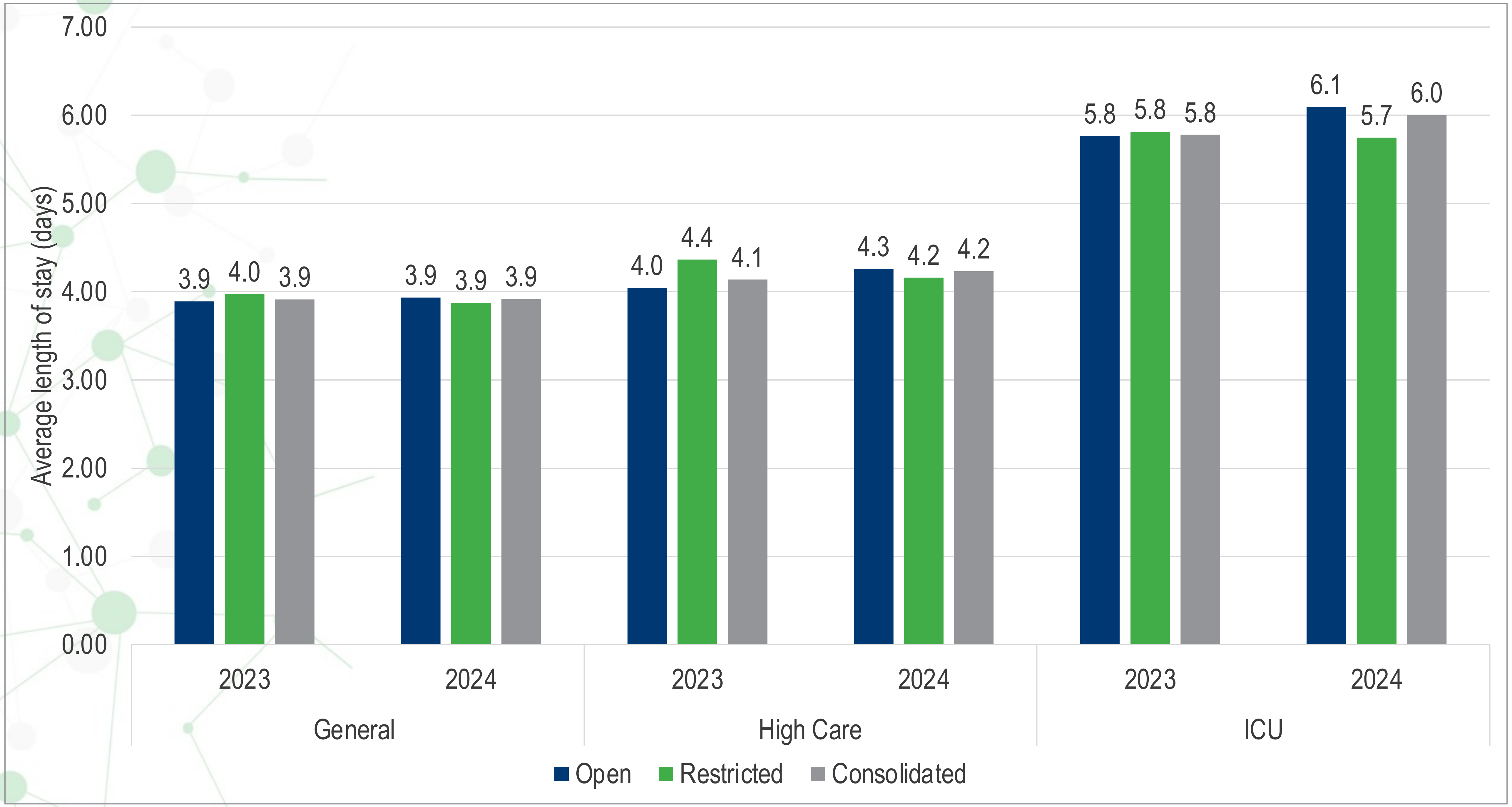
Hospital admissions by level of care: scheme type



At a consolidated level:

- General ward increased by 0.97%
- High Care increased by 1.19%
- ICU increased by 4.28%

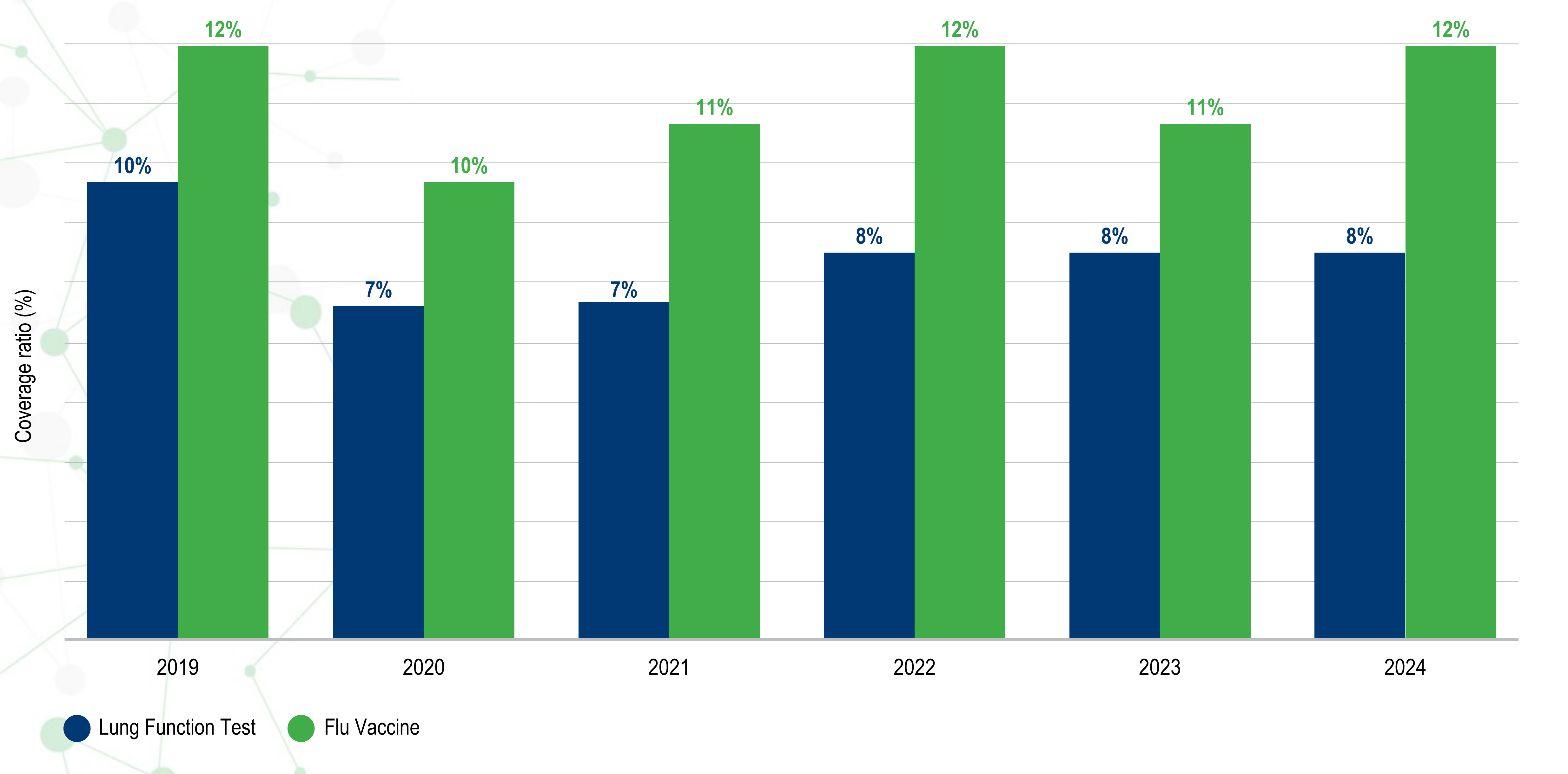
Average length of stay by level care



At a consolidated level:

- General ward increased by 0.12%
- High Care increased by 2.33%
- ICU increased by 3.87%

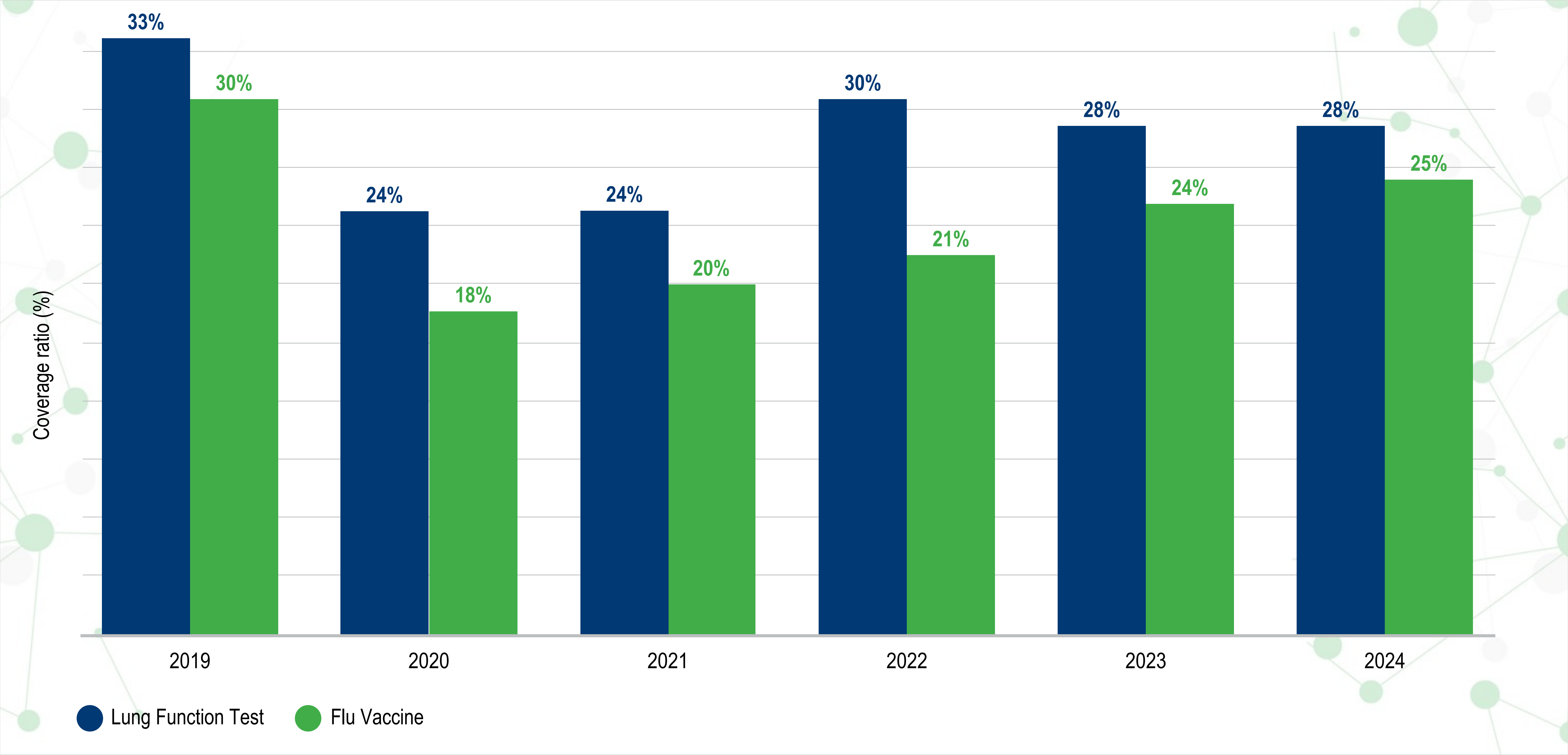
Coverage ratios for Asthma



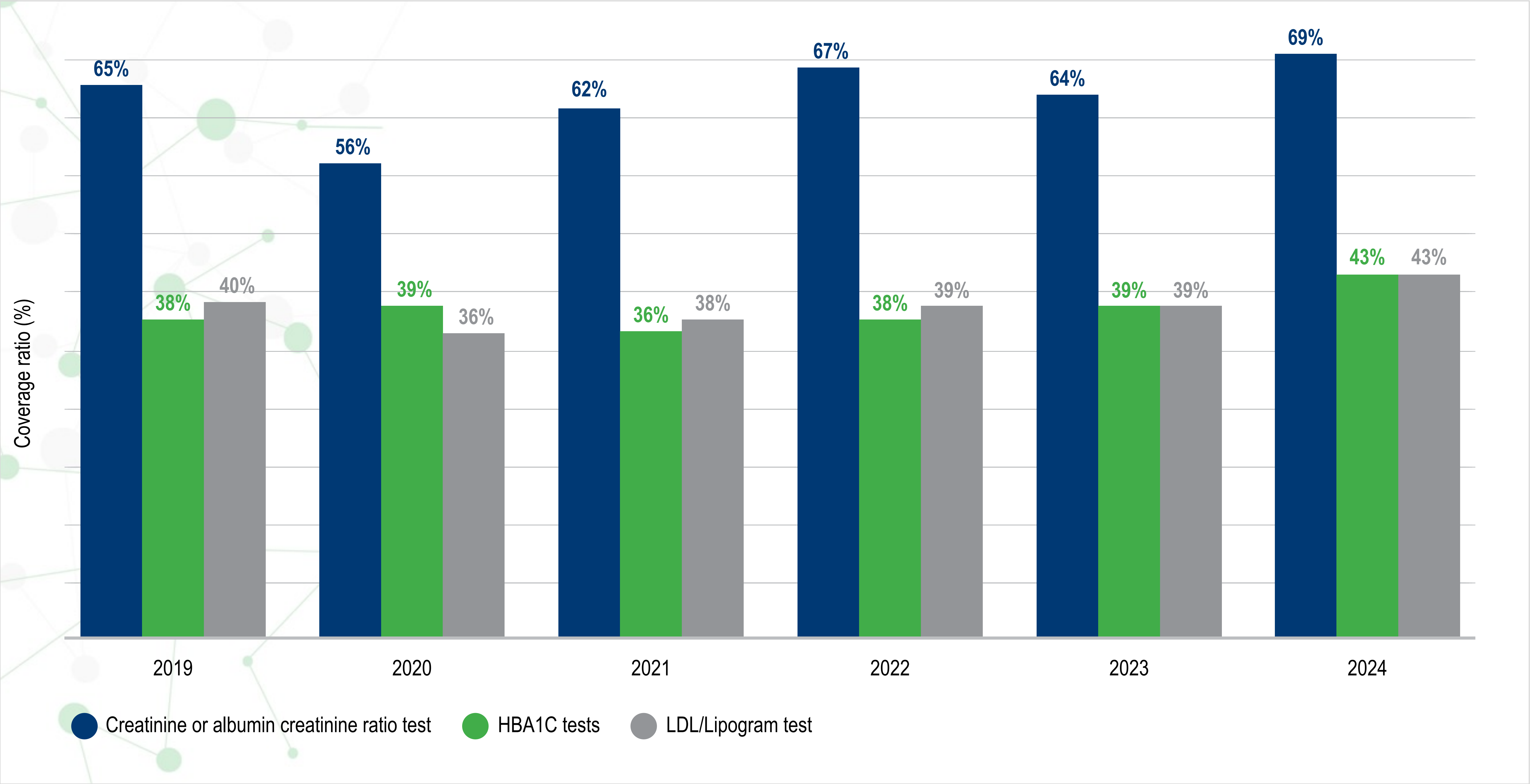
In 2024, Flu vaccine utilisation amongst registered beneficiaries stood at 12% for Asthma beneficiaries and 25% for COPD beneficiaries, improving from 10% and 18% in 2020 for the respective conditions.

The utilisation of lung function tests amongst registered beneficiaries remained below 2020 levels for both Asthma and COPD.

Coverage ratios for COPD



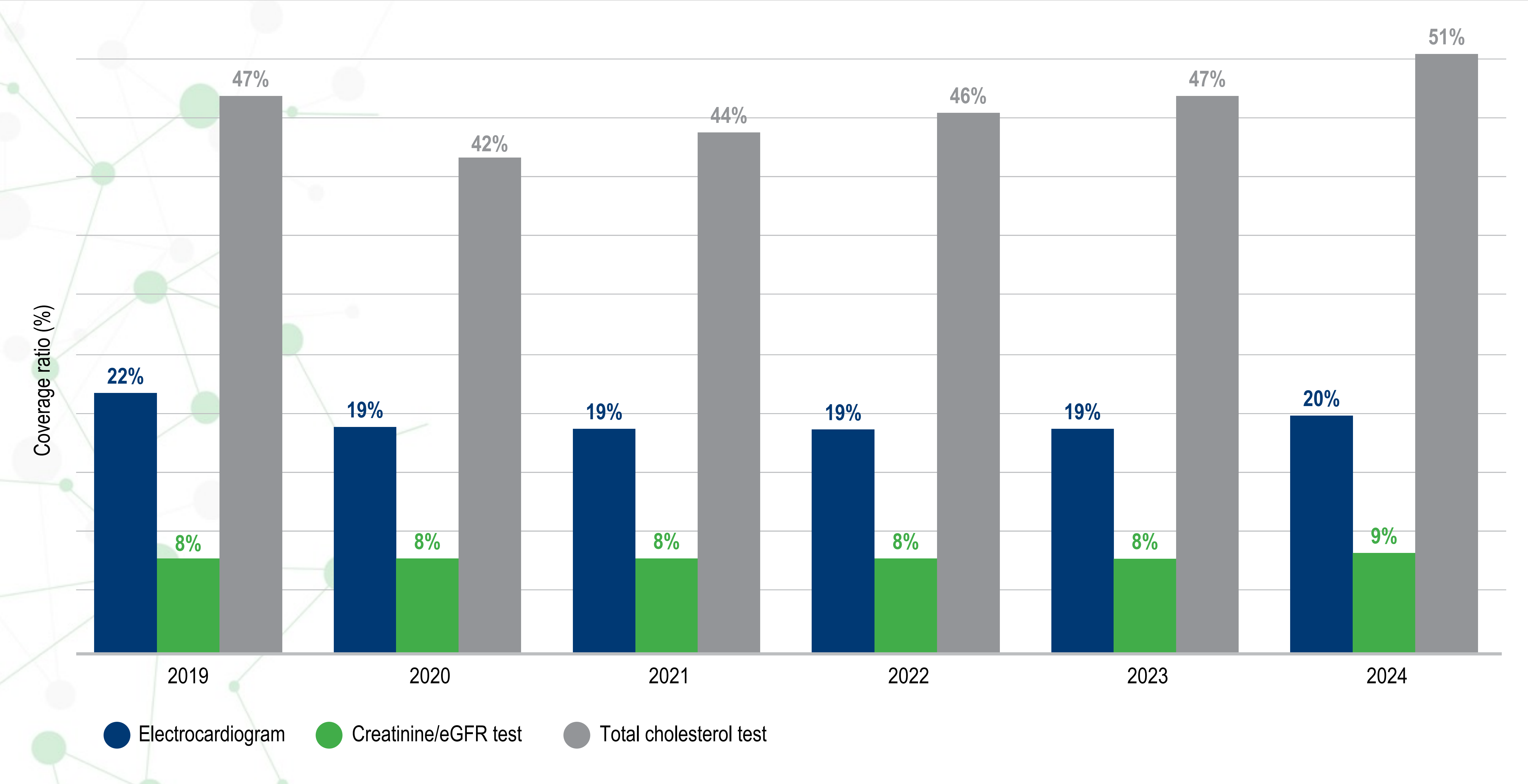
Coverage ratios for Diabetes Type 2



The coverage ratio for beneficiaries with at least one Creatine test improved to 69% in 2024 from 64% in 2023.

Similarly, the coverage ratios for beneficiaries with at least two HbA1C tests continue to improve, with 43% of registered beneficiaries utilising this test in 2024, compared with 36% in 2021.

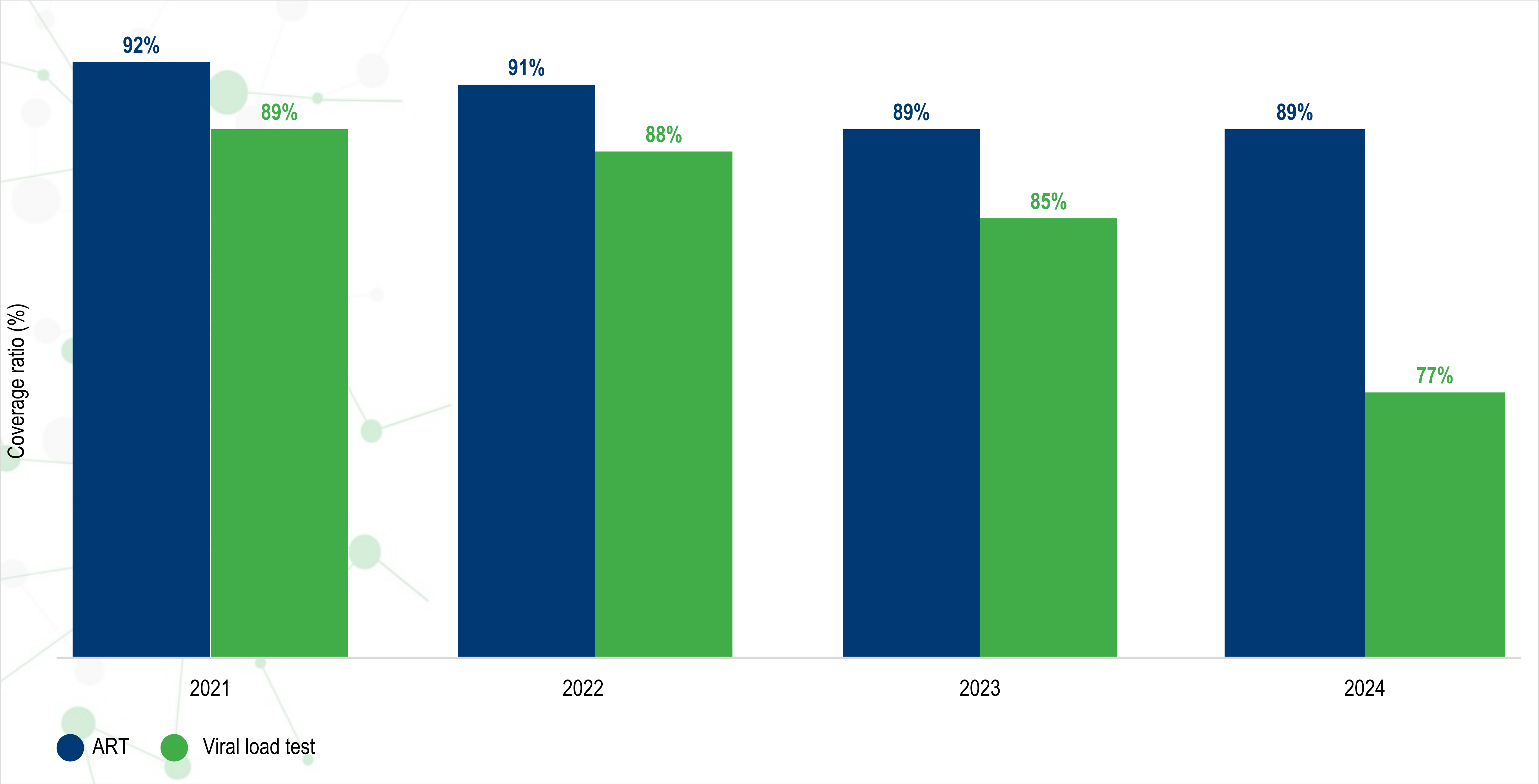
Coverage ratios for hypertension



The coverage ratio for beneficiaries with at least one cholesterol test is 51% in 2024, which is an improvement from 47% registered during 2021.

The coverage ratios for the beneficiaries with at least one creatinine test, as well as the coverage ratio for the electrocardiogram, have remained flat since 2021.

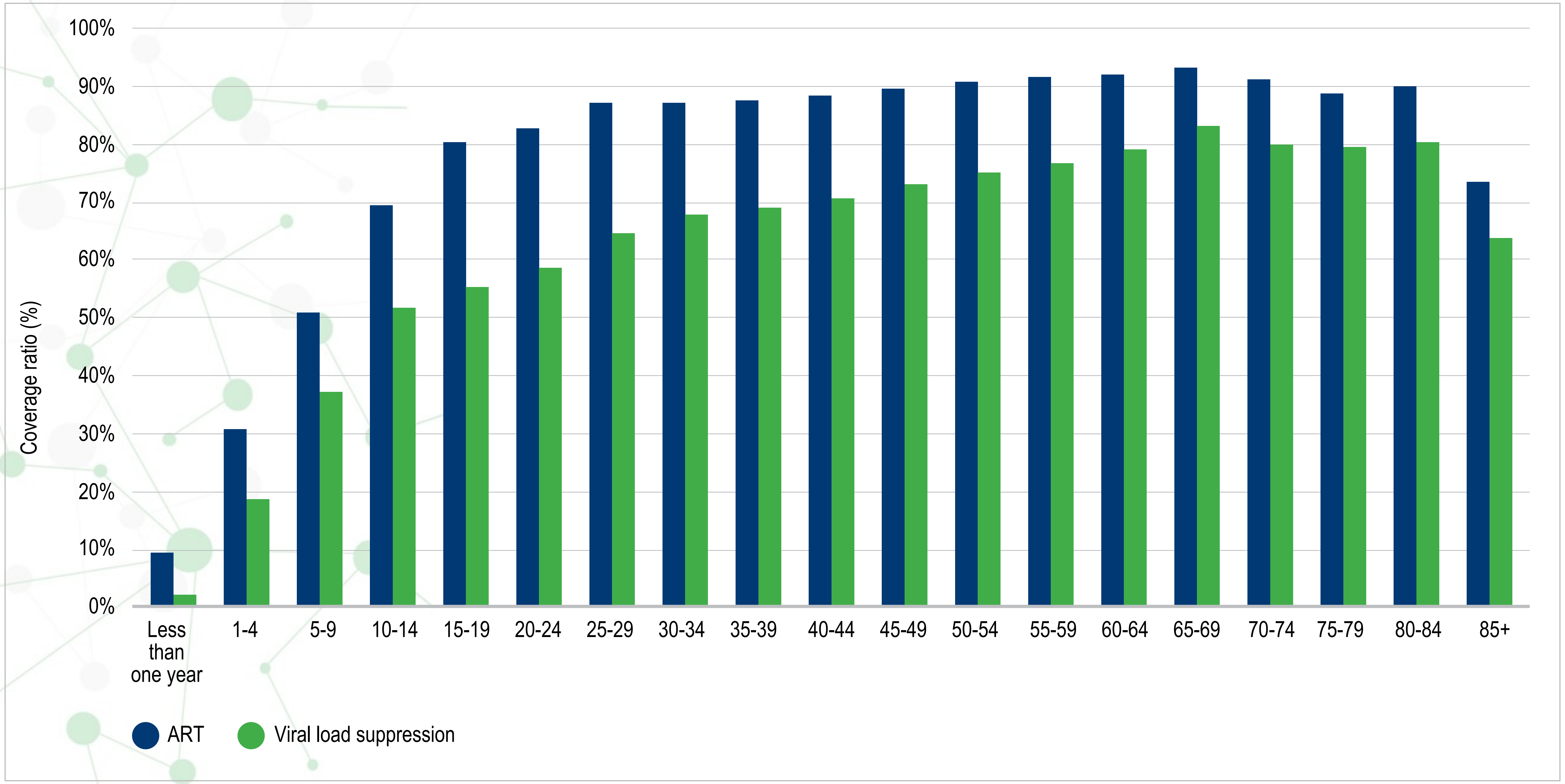
Emerging gaps in HIV DMPs



The CMS, in collaboration with SANAC, collects private sector HIV utilisation data biannually. That data has been used to depict the emerging gaps in HIV disease management in the private sector.

- ART coverage has declined marginally from 92% in 2021 to 89% in 2024. However, the decline in viral load testing has been more acute in this period, from 89% in 2021 to 77% in 2024.

ART-viral load gap



- This graph presents the ART-Viral load gap analysis by age groups in 2024.
- The wide gap, especially amongst adolescents and young adults (15-29), indicates low adherence and a possible ineffectiveness of HIV DMPs for this age cohort.

Utilisation of selected health services indicators

Selected health services****	OPEN			RESTRICTED			CONSOLIDATED		
	2023	2024	% change	2023	2024	% change	2023	2024	% change
Maternal Health									
Number of birth admissions (per 1 000 female beneficiaries)	29.25	27.48	-6.04%	21.23	21.18	-0.22%	25.35	24.36	-3.93%
Number of birth admissions to women between 15 – 19 years (per 1 000 female beneficiaries aged 15-19 years)	3.59	2.88	-19.87%	10.96	10.81	-1.38%	7.70	7.37	-4.25%
Number of caesarean sections performed (per 1 000 birth admissions)	630.92	613.96	-2.69%	625.11	559.57	-10.48%	628.56	590.53	-6.05%
Number of women using contraceptives (per 1 000 female beneficiaries aged 15-49 years)	202.15	185.60	-8.19%	212.00	224.96	6.11%	206.87	204.82	-0.99%
Termination of Pregnancy performed under safe conditions in a health facility (per 1 000 female beneficiaries)	0.39	0.42	7.73%	0.38	0.41	7.75%	0.38	0.41	7.71%
Cancer Care Coverage									
Number of beneficiaries with cervical cancer (per 1 000 female beneficiaries)	2.12	1.94	-8.46%	1.43	1.46	2.32%	1.78	1.70	-4.47%
Number of women aged 30 -49 years screened for cervical cancer (per 1 000 female beneficiaries aged 30 to 49 years)	61.91	57.48	-7.17%	76.38	81.32	6.47%	68.78	68.99	0.30%
Number of beneficiaries with breast cancer (per 1 000 female beneficiaries)	14.80	15.75	6.44%	7.62	7.89	3.55%	11.23	11.75	4.65%
Number of beneficiaries with prostate cancer (per 1 000 male beneficiaries aged 40 years and older)	33.48	29.33	-12.40%	24.27	29.01	19.49%	29.69	29.19	-1.68%

Utilisation of selected health services indicators

Selected health services****	OPEN			RESTRICTED			CONSOLIDATED		
	2023	2024	% change	2023	2024	% change	2023	2024	% change
Immunisation									
Number of children (0 years and older) who received OPV vaccine (per 1 000 beneficiaries aged under 15 years)	9.77	9.02	-7.67%	4.05	3.66	-9.59%	6.63	6.01	-9.33%
Number of children (1year and older) who received MMR vaccine (per 1 000 beneficiaries aged under 15 years)	30.00	21.58	-28.09%	16.36	12.00	-26.69%	22,53	16.20	-28.06%
Number of children (9 months and older) who received Measles vaccine (per 1 000 beneficiaries aged under 15 years)	3.11	1.07	-65.57%	5.17	1.74	-66.31%	4,24	1.45	-65.86%
Mental Health Coverage									
Number of beneficiaries with depression (per 1 000 beneficiaries)	92.69	90,94	-1.89%	79.27	78.43	-1.05%	86.34	84.90	-1.66%
Number of beneficiaries with psychosis (per 1 000 beneficiaries)	5.68	5.46	-3.91%	4.78	4.79	0.23%	5.25	5.13	-2.24%
Eye Care Coverage									
Number of beneficiaries who received cataract surgery among those in need in a specified time period (per 1 000 beneficiaries)	11.62	10.66	-8.24%	9.62	11.88	23.50%	10.67	1..25	5.40%
HIV/TB									
Number of unique beneficiaries tested for HIV (per 1 000 beneficiaries)	27.41	30.48	11.20%	41.38	44.43	7.38%	34.02	37.21	9.38%
Number of unique beneficiaries with confirmed TB diagnosis (per 1 000 beneficiaries)	0.72	0.59	-17.50%	0.59	0.48	-18.48%	0.66	0.54	-18.07%

Conclusion

While the overall coverage increased to 9.17 million lives, however, the growth rate has decelerated, indicating a stagnant membership. The industry accounts for 14.6% of the total population.

There has been an increase in number of beneficiaries in restricted schemes while open schemes lost beneficiaries.

The ageing profile of beneficiaries - both male and female beneficiaries pensioner ratio increasing to 8.5% and 10.9%, respectively.

On average, medical schemes experienced much higher claims in 2024 compared to 2023.

Notably, there have been higher levels of benefits paid out, with 8.52% increase observed.

Out-of-pocket payments continued its upward trend with an increase of close to 7.02%.

Thank you!

QnA