

FOR OUR MEMBERS

DISCOVERY HEALTH MEDICAL SCHEME

KEYCARE START REGIONAL

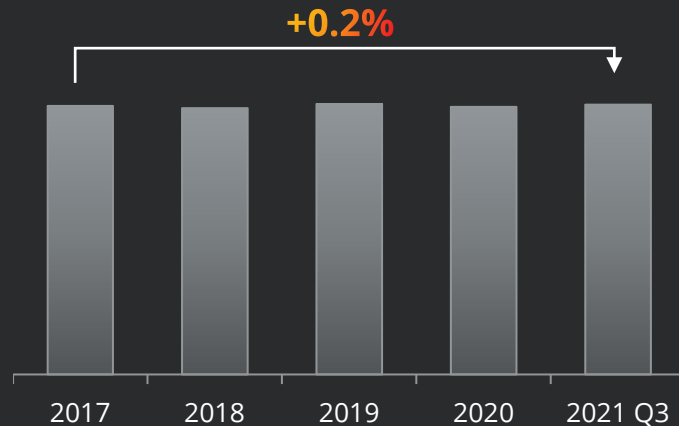
May 2022



The COVID-19 pandemic has highlighted the need for affordable access to quality healthcare

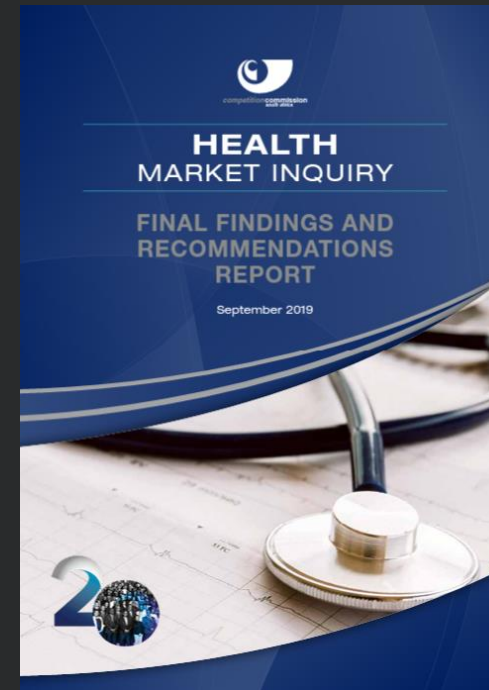
Affordability must remain a priority for medical schemes

Total medical schemes beneficiaries (2017-2021 Q3)



Medical scheme growth remains depressed and COVID-19 economic pressures exacerbated the need for affordable cover for existing members

Coordination of care on a regional basis as a tool to address affordability barriers



The Health Market Inquiry recommended coordination of care at a regional level

“regionally based medical schemes to have the **potential to introduce innovative healthcare measures** in the market. These small schemes can take into account regional variations in population, disease burden, and delivery of care models, and potentially offer the standardised benefit option based on **alternative reimbursement contracts with local providers to address their unique demographic and risk profiles.**”

Medical schemes face a complex dynamic to improve affordability of membership

Traditional pricing models may reduce contributions through reduced benefits or restricted access, which negatively impact the quality of healthcare

$$Price = f (Benefits, Access) \quad Quality$$



Reduced contribution enables greater affordability



Reduce benefits or restrict full cover options



Restrict choice of healthcare providers



Reducing benefits or access negatively impacts the quality of care

Discovery Health Medical Scheme aims to deliver comprehensive benefits with full cover options for high quality healthcare

$$Price = f(\textit{Benefits}, \textit{Access}, \textit{Quality})$$

Whole of patient healthcare

The right set of benefits that enables holistic healthcare that focuses on the overall needs of the patient

Integrated regional care coordination

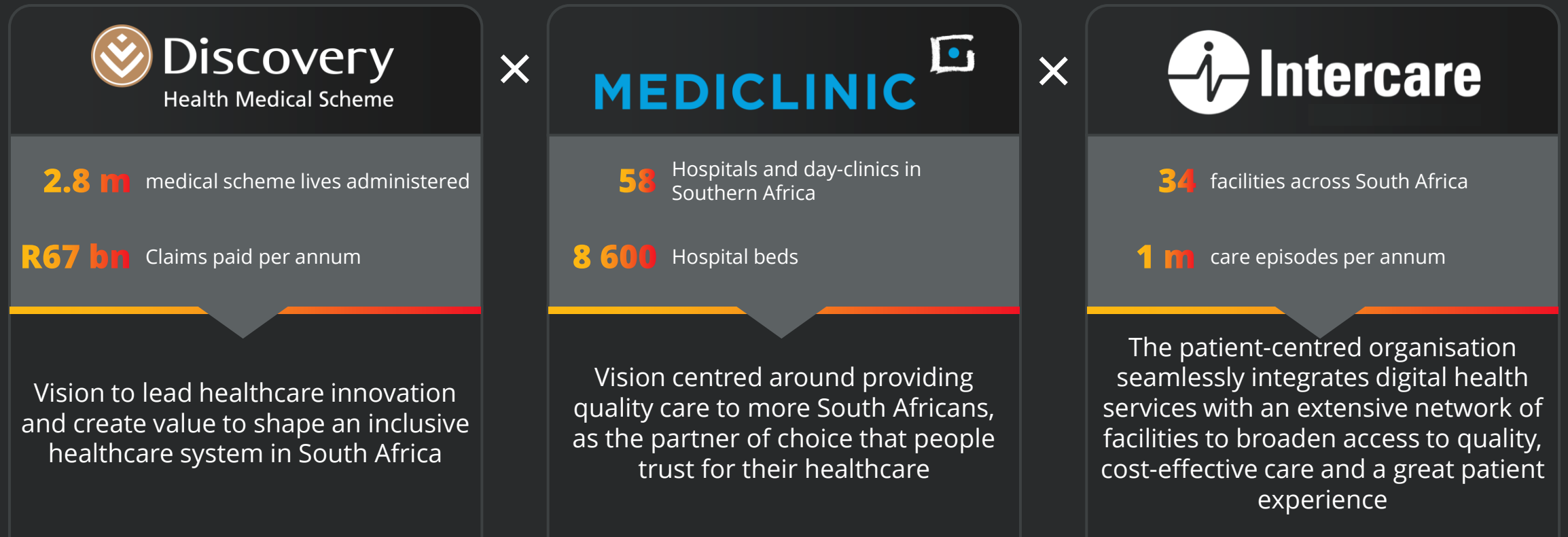
Ensuring that the care that the contracted providers in the regional healthcare ecosystem deliver is coordinated and accessible to the member

Outcome-based contracting

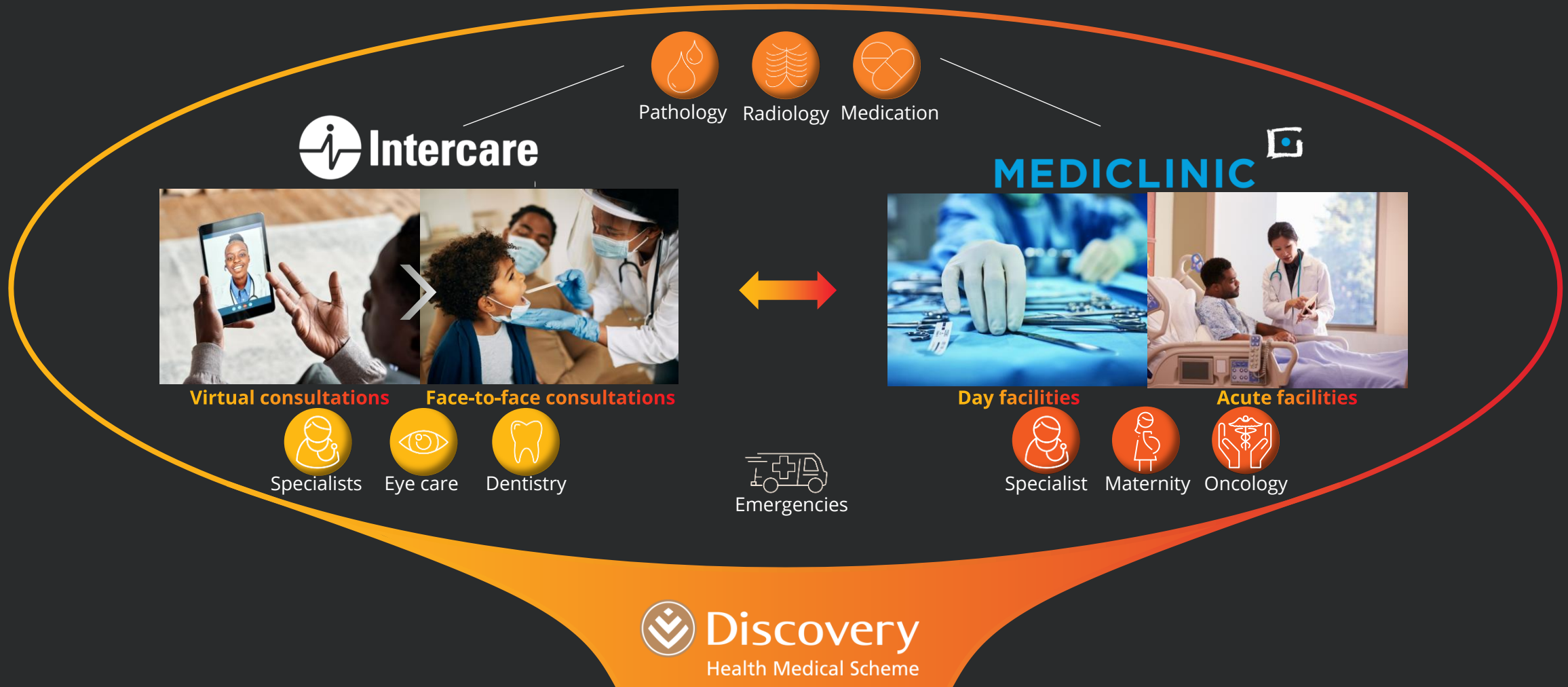
This ensures quality of healthcare for members while keeping the cost down

Enable regional, coordinated healthcare at a lower price through strategic partnerships

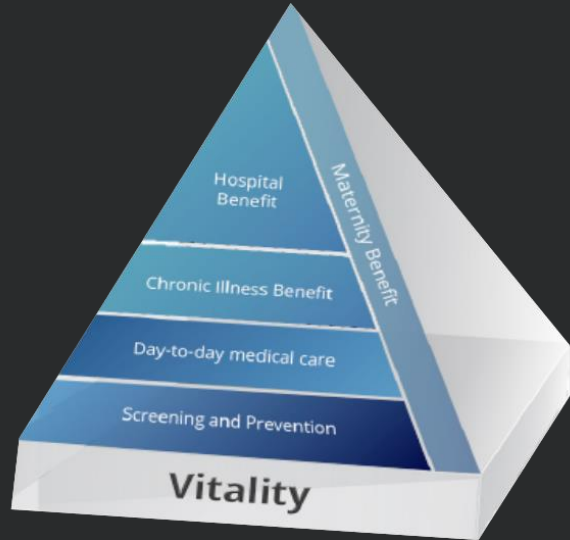
Common ambition to extend access to high quality, affordable healthcare to more South Africans, through innovative solutions



The Discovery Health Medical Scheme, Mediclinic and Intercare have partnered to create advanced, regional healthcare ecosystems



Partnership enables a unique, affordable healthcare offering through KeyCare Start Regional



From **R930**

Cashless benefit design



Full cover for contracted network providers

Guided healthcare journeys



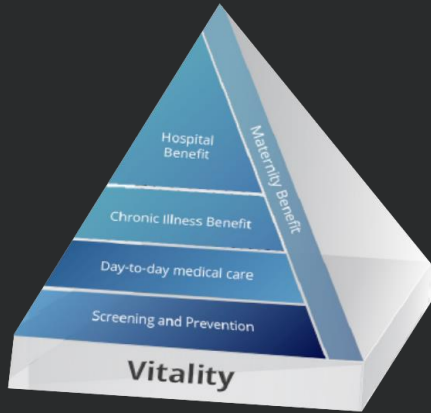
Support for members to efficiently navigate the health ecosystem

Highest quality of care



Partnerships facilitate care coordination from primary healthcare to tertiary level of care

Comprehensive benefit design to offer extensive in and out of hospital cover in the regional provider network



From R930





Contributions

Income band	Main member	Adult	Child
0 – 9 150	R930	R930	R560
9 151– 13 800	R1 405	R1 405	R620
13 801+	R2 190	R2 190	R670

Major Medical Benefits

-  **Cover for emergencies** in any private hospital
-  **Unlimited cover for planned admissions** in the chosen KeyCare Start Regional network hospital
-  **Full cover in hospital for Specialists** on the KeyCare Start Regional network
-  **Extensive maternity cover** for pre- and postnatal healthcare services
-  **Oncology cover** at a state facility
-  **Chronic Illness Benefit** through the chosen KeyCare Start Regional network GP
-  **Screening and prevention** to detect early warning signs of serious illness

Day-to-day benefits

-  **Unlimited virtual and face-to-face GP consultations and other day-to-day benefits** including blood tests, X-rays or medicine subject to referral
-  **Specialist consultations** subject to referral. Up to 2 visits per annum.
-  **Eye care** including an eye test and glasses through a KeyCare network optometrist
-  **Dentistry** including consultation, fillings and tooth removals at a dentist in the dentist network












KeyCare Start Regional offers enhanced access to benefits at a more affordable price point

More affordable contributions

	KeyCare Start	KeyCare Start Regional
Income band	Main member	Main member
R0 – R9 150	R968	R930
R9 151– R13 800	R1 629	R1 405
R13 801+	R2 536	R2 190

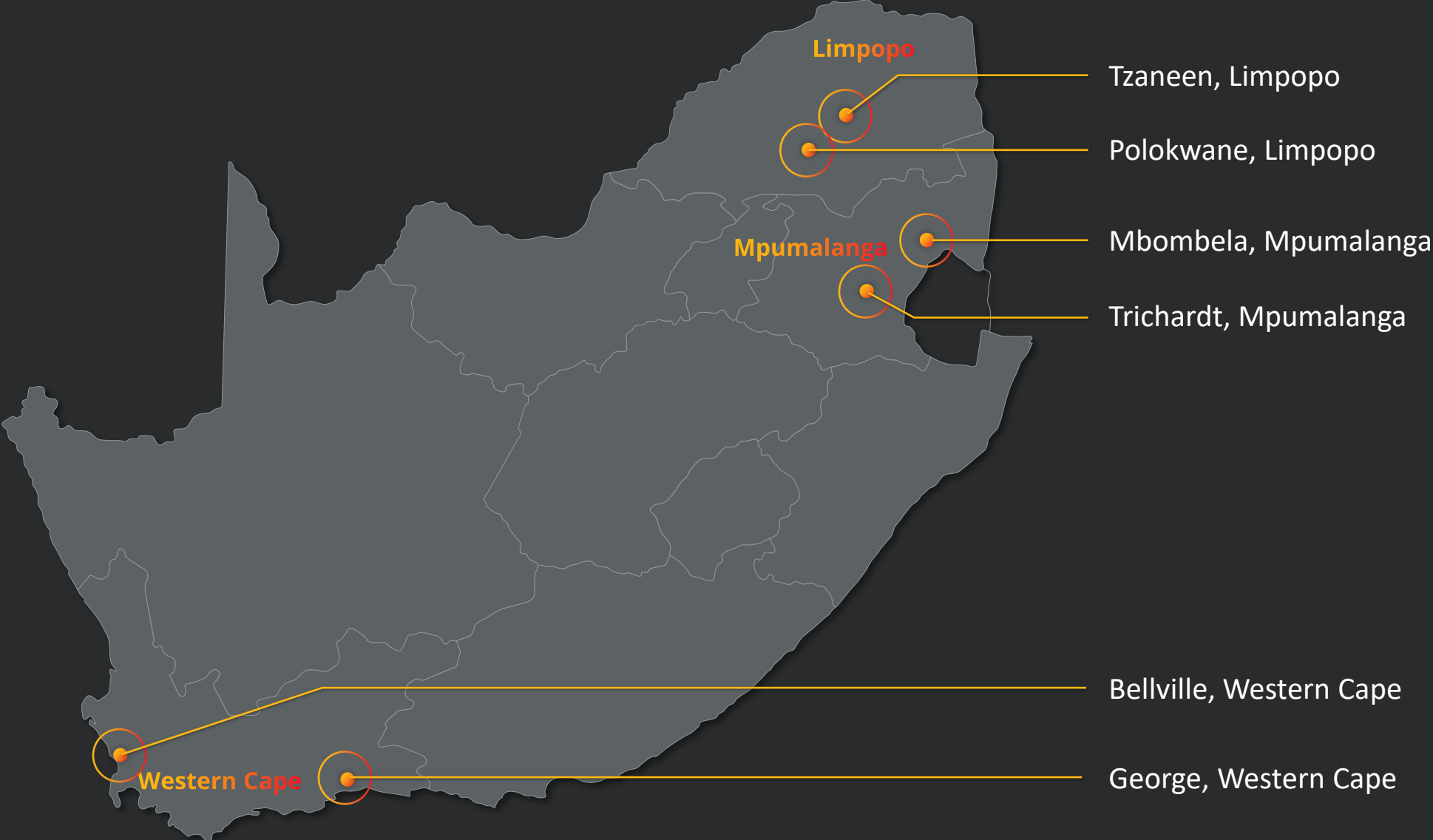
4% to 16%
more affordable
for a principal member

Enhanced access to benefits

	KeyCare Start	KeyCare Start Regional
 Cover for emergencies in any private hospital	✓	✓
 Unlimited cover for planned admissions in a network hospital	✓	✓
 Full cover in hospital for Specialists on the network	✓	✓
 Extensive maternity cover for pre- and postnatal healthcare services	✓	✓
 Oncology cover at a state facility	✓	✓
 Chronic Illness Benefit through a network GP	State DSP else at 80% of DHR	✓
 Screening and prevention to detect early warning signs of serious illness	✓	✓
 Unlimited virtual and face-to-face GP consultations and other day-to-day benefits including blood tests, X-rays or medicine subject to referral	✓	✓
 Specialist consultations subject to referral. Up to 2 visits per annum.	✓	✓
 Eye care including an eye test and glasses through a KeyCare network optometrist	✓	✓
 Dentistry including consultation, fillings and tooth removals at a dentist in the dentist network	✓	✓

(no virtual consultations through the KeyCare Online Practice)

KeyCare Start Regional is available for these specific locations



Revolutionary new design to unlock better quality healthcare through health system triage

Integrated patient journey facilitated across the care continuum



TRIAGE TO MOST APPROPRIATE CARE

The member accesses the KeyCare Online Practice, completes questions relating to their healthcare need, and is triaged to the most appropriate healthcare practitioner.



KEYCARE ONLINE PRACTICE CONSULTATION

The healthcare practitioner within the KeyCare Online Practice consults with the member and prescribes treatment, resolving most primary care complaints. The member will be referred for a face-to-face consultation with the KeyCare Start Regional GP where necessary.



KEYCARE START REGIONAL GP CONSULTATION

The KeyCare Start Regional GP manages the member further, which may include additional investigations, procedures, or other treatments.



SPECIALIST REFERRAL WHERE REQUIRED

If necessary, the KeyCare Start Regional GP will refer the member to a KeyCare network specialist.

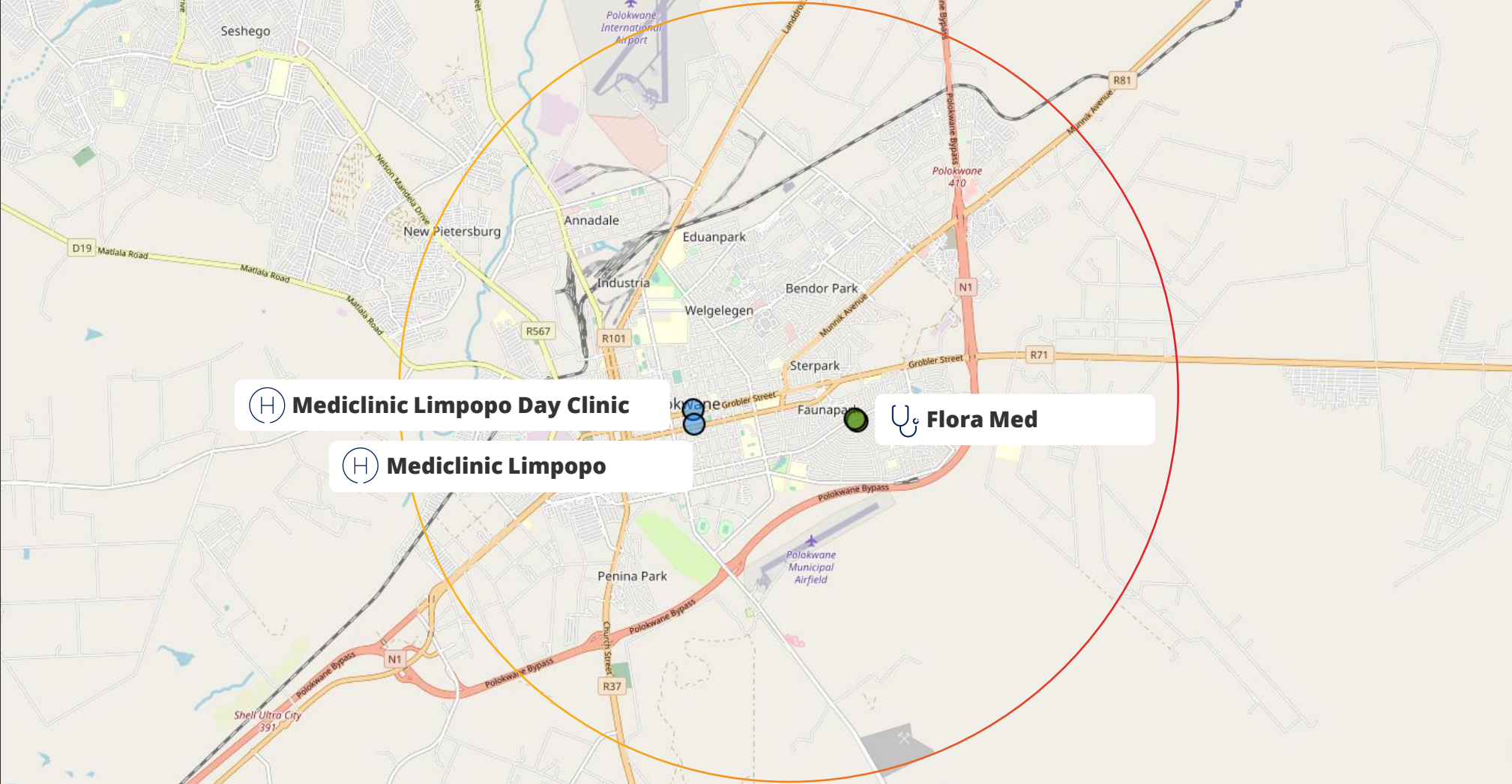


ADMISSION IF REQUIRED

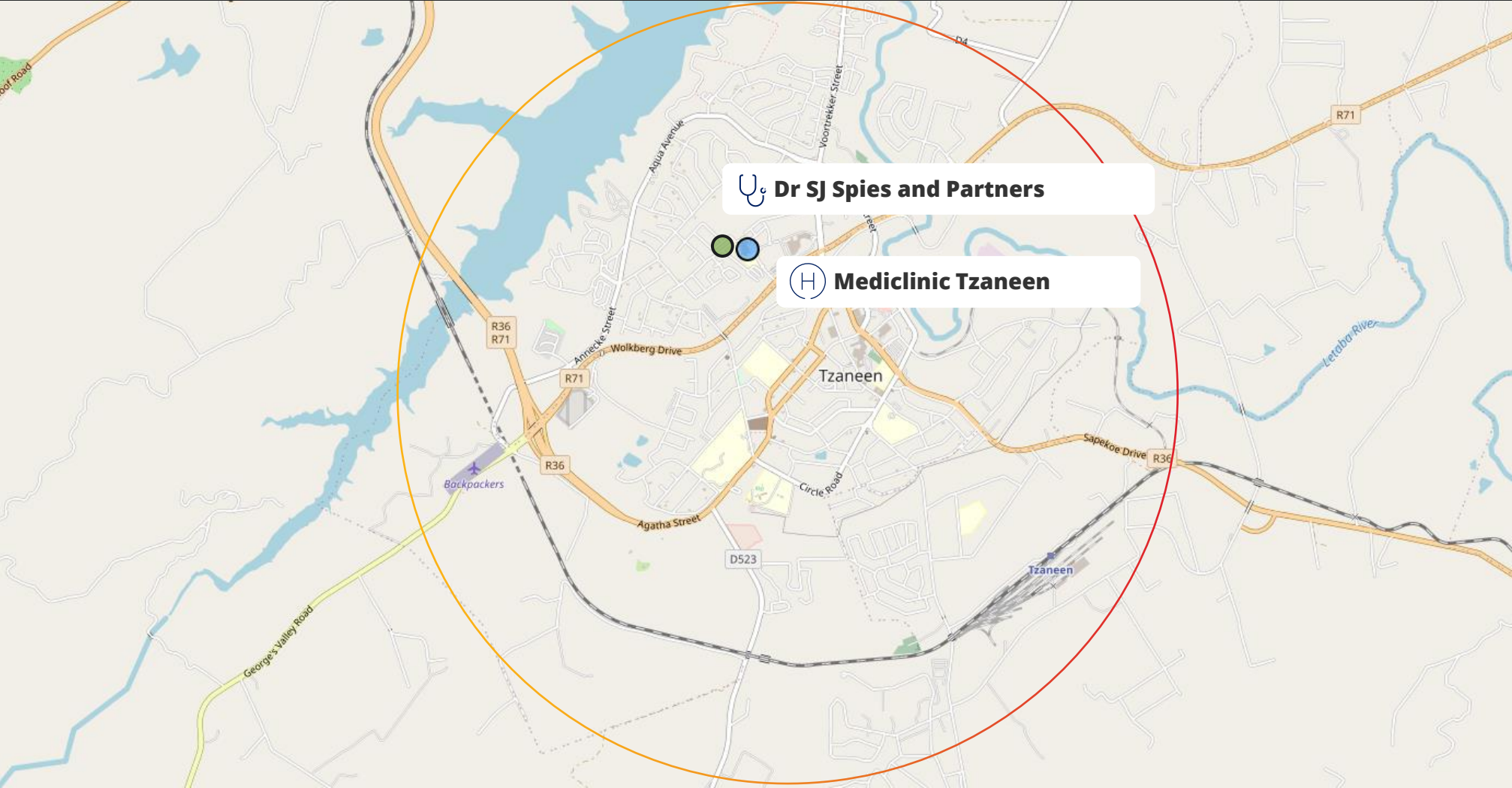
If necessary, the KeyCare Start Regional GP and KeyCare network specialist will coordinate admission to a KeyCare Start Regional hospital.

KeyCare Online practice offering extended operating hours
After hours emergency helpline

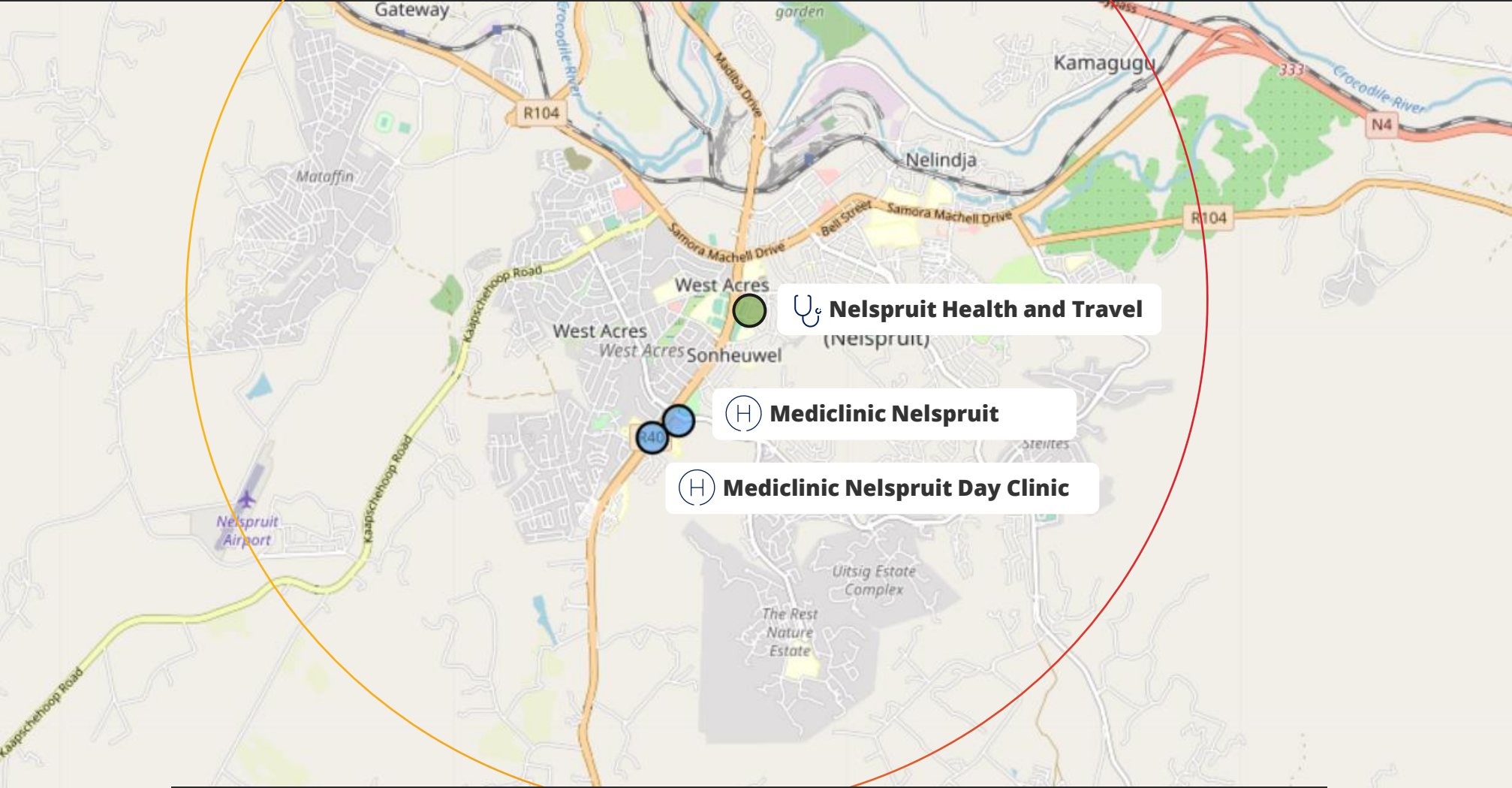
KeyCare Start Regional network providers in Polokwane



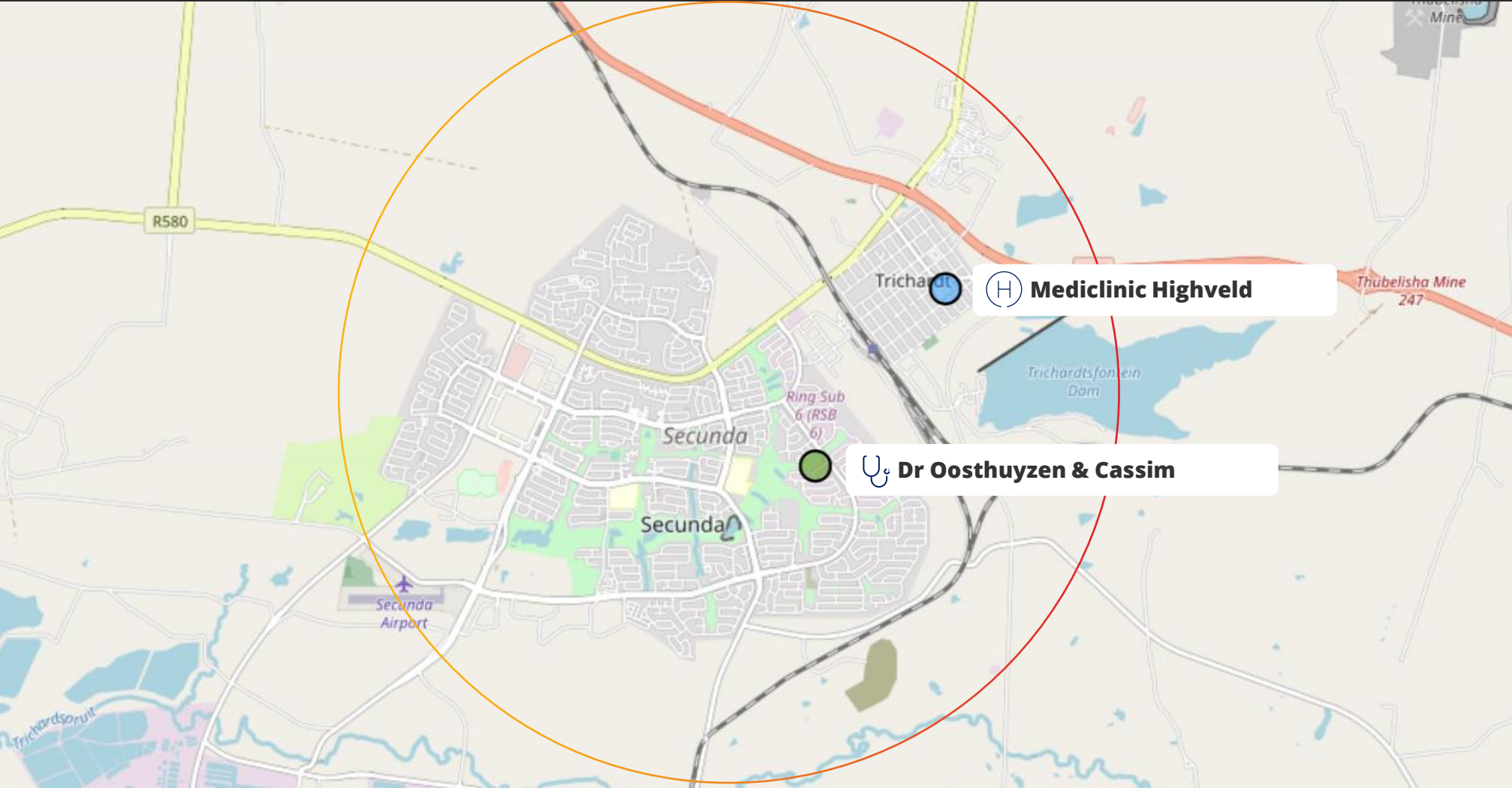
KeyCare Start Regional network providers in Tzaneen



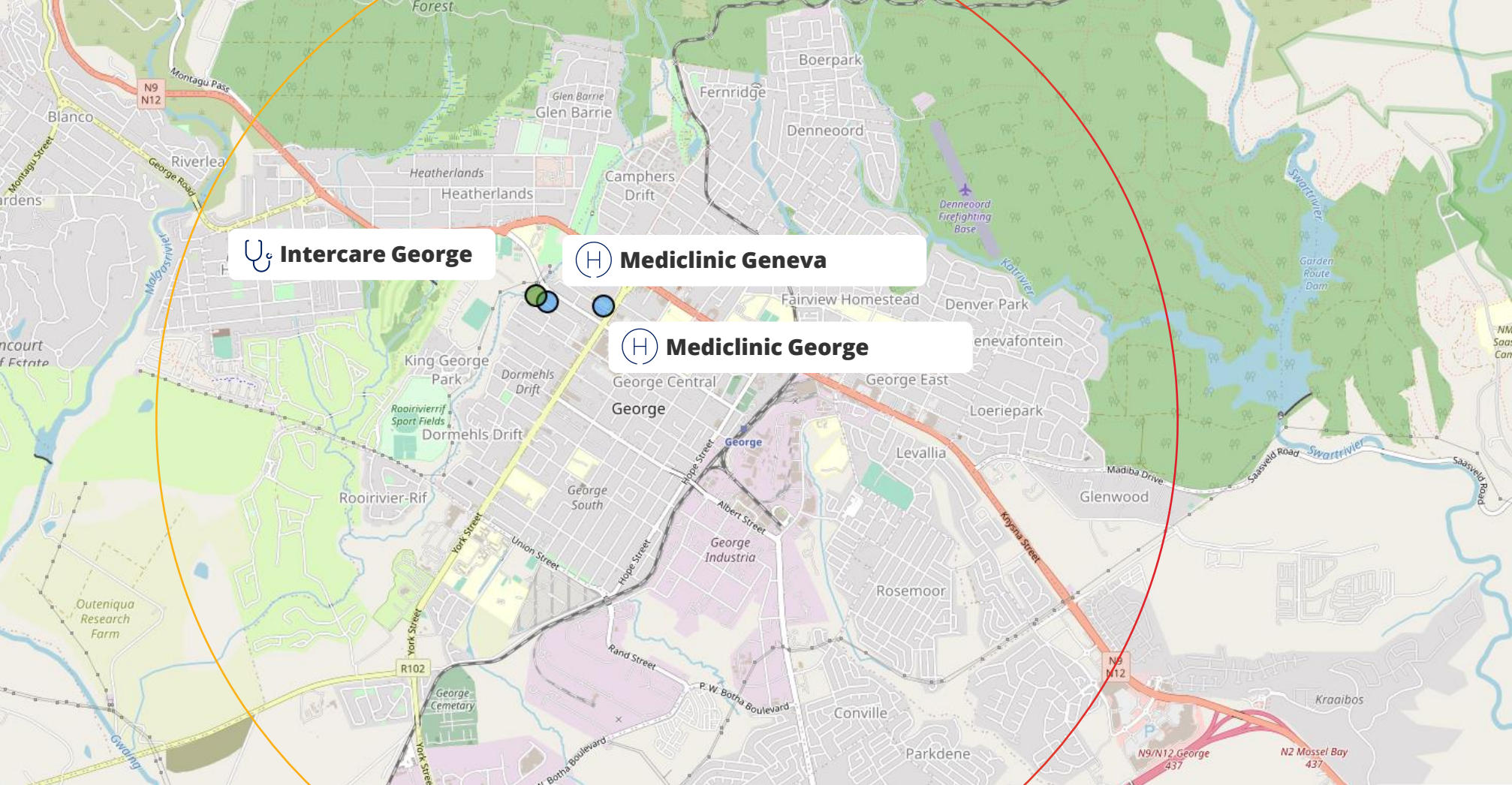
KeyCare Start Regional network providers in Mbombela



KeyCare Start Regional network providers in Trichardt



KeyCare Start Regional network providers in George



Mediclinic positioning for the future healthcare landscape ensuring high quality hospital care



Polokwane
Mediclinic Limpopo

George
Mediclinic George
Mediclinic Geneva

Mbombela
Mediclinic Nelspruit

Tzaneen
Mediclinic Tzaneen

Bellville
Mediclinic Milnerton
Mediclinic Louis Leipoldt

Trichardt
Mediclinic Highveld

INTEGRATED

Delivering efficient and comprehensive healthcare services, coordinated across the continuum of care

SEAMLESS

Simplifying client's physical and virtual care journeys and engagement

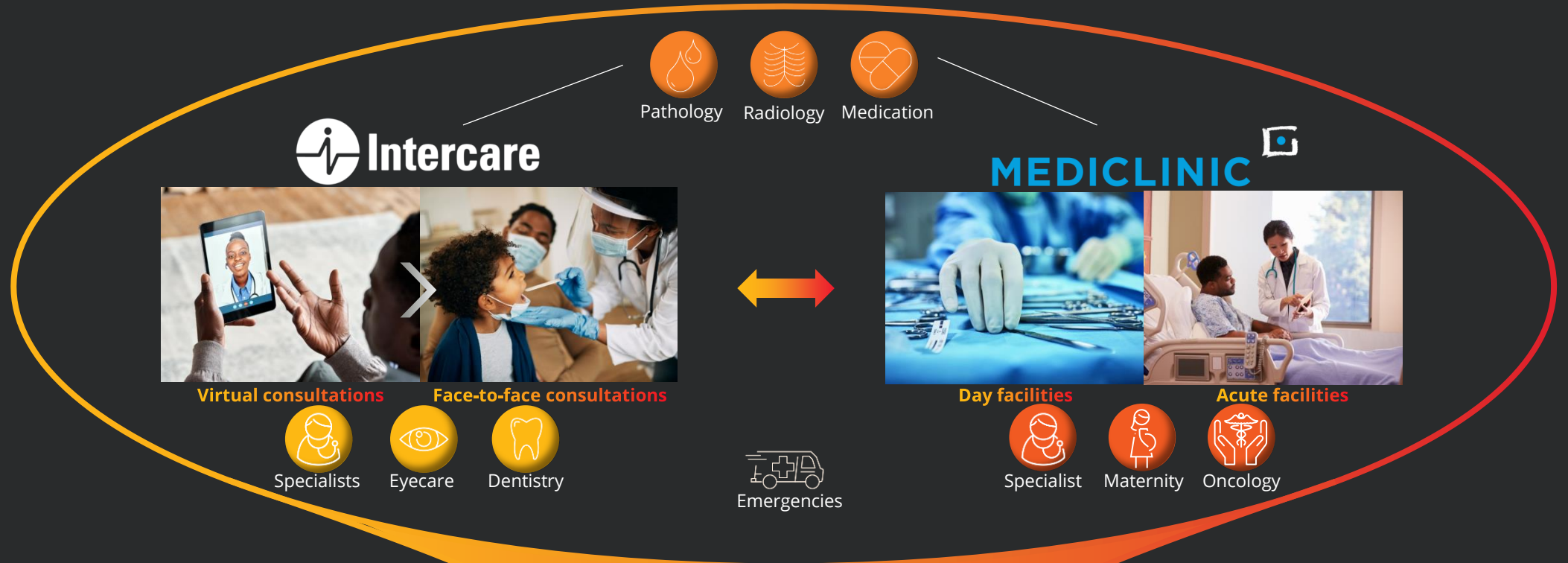
OPPORTUNITIES

Growing specialist care services and developing new healthcare models

DIGITAL

Leveraging our digital competencies to expand services directly to the client and deliver better care

Applications for KeyCare Start Regional are now accepted



From R930

Available for activation from 1 June 2022

Download the Discoverer and other marketing material on the Financial Adviser Zone (FAZ) on www.discovery.co.za

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