

# South Africa's cheapest medical aid schemes and hospital

## plans in 2018 February 2018

Business Tech

The latest budget speech tabled for 2018 came with many of the expected tax hikes and budgetary changes – but one expected change did not make the cut, much to the relief of almost nine million South Africans on medical aids in the country.

Many analysts expected the budget to do away with medical aid tax credits, which would have seen millions of South Africans losing out on an annual tax rebate, softened the blow of high monthly premiums to subscribe to private healthcare plans.

While these tax credits are safe for now, in the longer term, their sustainability is still in question – especially as the government looks set on its National Health Insurance plans, and actively seeks methods to finance them.

Analysts have warned that the government's current plans for the NHI – and the subsequent restructuring of medical aids and how they function in South Africa – could see hundreds of thousands, if not millions of people lose access to quality private healthcare.

One caveat that did slip through the budget was that, even though medical aid subscribers will still get their rebate, it will be capped at R310 per policy holder. On average, this translates to about a 2.3% increase in the receivable rebate.

Analysts have argued that any increase is better than having the rebate removed entirely – but at the 2018 rate, this falls far below the 5% to 6% increases seen in previous years, and even further below the increase in medical aid premiums which ranged between 7% and 10% for the year.

The saving from the lower than CPI increase in the tax credit will be used to cover some of the 2018 budget shortfall, as well as new initiatives like fee-free education.

### Cheapest and most expensive medical aid schemes

Using data from Informed Healthcare Solutions' (IHS') [medical aid data portal](#), as well as [price changes announced by providers last year](#), BusinessTech has broken

down the cheapest and most expensive medical aid plans across the country's largest schemes.

These are the cheapest and most affordable medical aid schemes from **7 insurers**, across all 5 categories: hospital plans, hospital plans with savings, day-to-day cover, GP networks plans, and comprehensive coverage.

For a full breakdown of all medical aid schemes in South Africa, check out BusinessTech's previous coverage of the [GTC Medical Aid Survey for 2017](#), which screened 23 medical aids (22 open and 1 closed scheme) offering 144 plans.

The full GTC report also includes core and student entry level schemes as well as traditional schemes.

## Hospital plans

Hospital plans cover hospital services used when admitted, typically including anaesthetist and surgeon fees. According to IHS, hospitals usually have agreed rates with medical aids, with bills being paid in full.

Plan	Cost for principle member
Discovery KeyCare Core	R792 – R1 525
Discovery Essential Smart	R1 180
Momentum Custom Option 1	R1 366
Discovery Essential Delta Core	R1 417
FedHealth EntryZone	R1 424
Bonitas BonEssential	R1 604
Discovery Coastal Core	R1 610
Discovery Classic Smart	R1 647
Resolution Health Hospital Plan	R1 720
MediHelp Dimension Prime 1	R1 728
Discovery Essential Core	R1 773
Momentum Custom Option 2	R1 885
FedHealth Maxima Core	R2 082
Discovery Classic Core	R2 064

## Hospital Plan with Savings

These plans are the same as the above, but provide members with a limited savings account for day-to-day use.

Plan	Cost for principle member
MediHelp Unify	R2 088
Discovery Coastal Saver	R2 160
Discovery Essential Saver	R2 203
Discovery Delta Saver	R2 214
MedHelp Dimension Prime 2	R2 310
Bonitas BonSave	R2 304
Discovery Classic Saver	R2 773
MediShield MediSaver	R2 850
FedHealth Maxima Standard	R3 310
Momentum Extender Option 1	R4 129
Resolution Health Millenium	R4 660
Momentum Extender Option 2	R5 113

### Hospital Plans with Day to Day Cover

These plans are the same as the above, but typically come with annual limits for day-to-day use, which fall away and are renewed at the end of each year.

Plan	Cost for principle member
MediShield MediValue	R1 680
Momentum Incentive Option 1	R1 834
Bonitas Primary	R2 076
FedHealth Maxima Saver	R2 259
Resolution Health Progressive Flex	R2 365
FedHealth Maxima Basis	R2 722
Momentum Incentive Option 2	R2 737
MediShield MediPlus	R2 817
MediHelp Dimension Prime 3	R2 940
Bonitas Standard	R3 265

### GP Network Plan

These plans are typically designed for younger members entering the market for the first time, IHS said. Medical aids work with specific doctors frequented by members. The scheme prices vary depending on income.

Plan	Cost for principle member
Momentum Ingwe	R759 – R1 903
Discovery KeyCare Access	R697 – R2 018
Discovery KeyCare Plus	R990 – R2 064
MediHelp Necesses	R474 – R2 076

### Comprehensive Medical Aid

These are the top-tier schemes that typically have unlimited hospital cover, and comprehensive day-to-day benefits.

Plan	Cost for principle member
Discovery Classic Priority	R3 214
FedHealth Maxima Standard	R3 310
Discovery Essential Comprehensive	R4 102
MediHelp Dimension Elite	R4 272
Discovery Classic Delta Comprehensive	R4 398
FedHealth Maxima Exec	R4 805
Discovery Classic Comprehensive	R4 882
Bonitas Bon Comprehensive	R5 774
Discovery Executive	R5 950