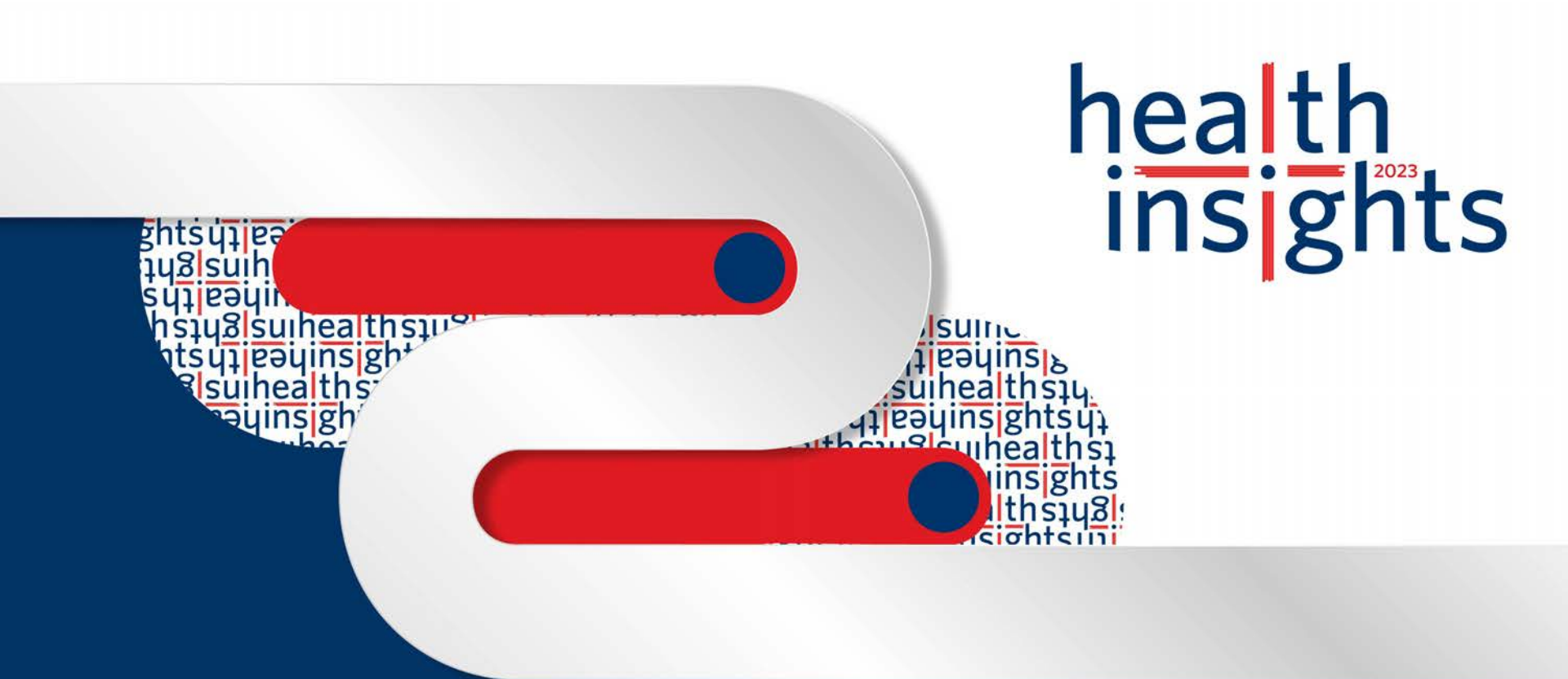




health
insights²⁰²³

momentum
health solutions

more health
for *more* South Africans
for *less*

Our purpose at Momentum
Health Solutions is:

more health

for more South Africans

for less



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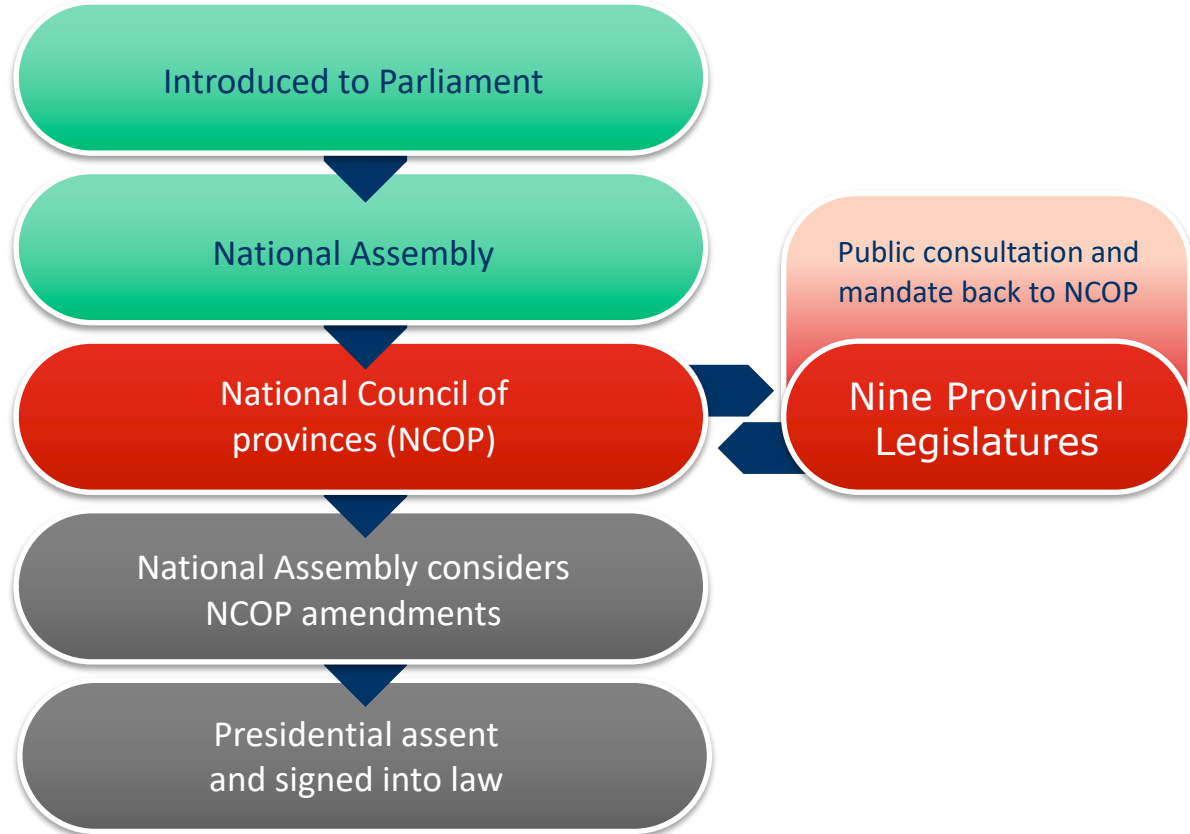
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- **Industry update: NHI and Demarcation**
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Progress on the NHI Bill



The **National Assembly** recently **passed** the National Health Insurance Bill with **minimal** changes

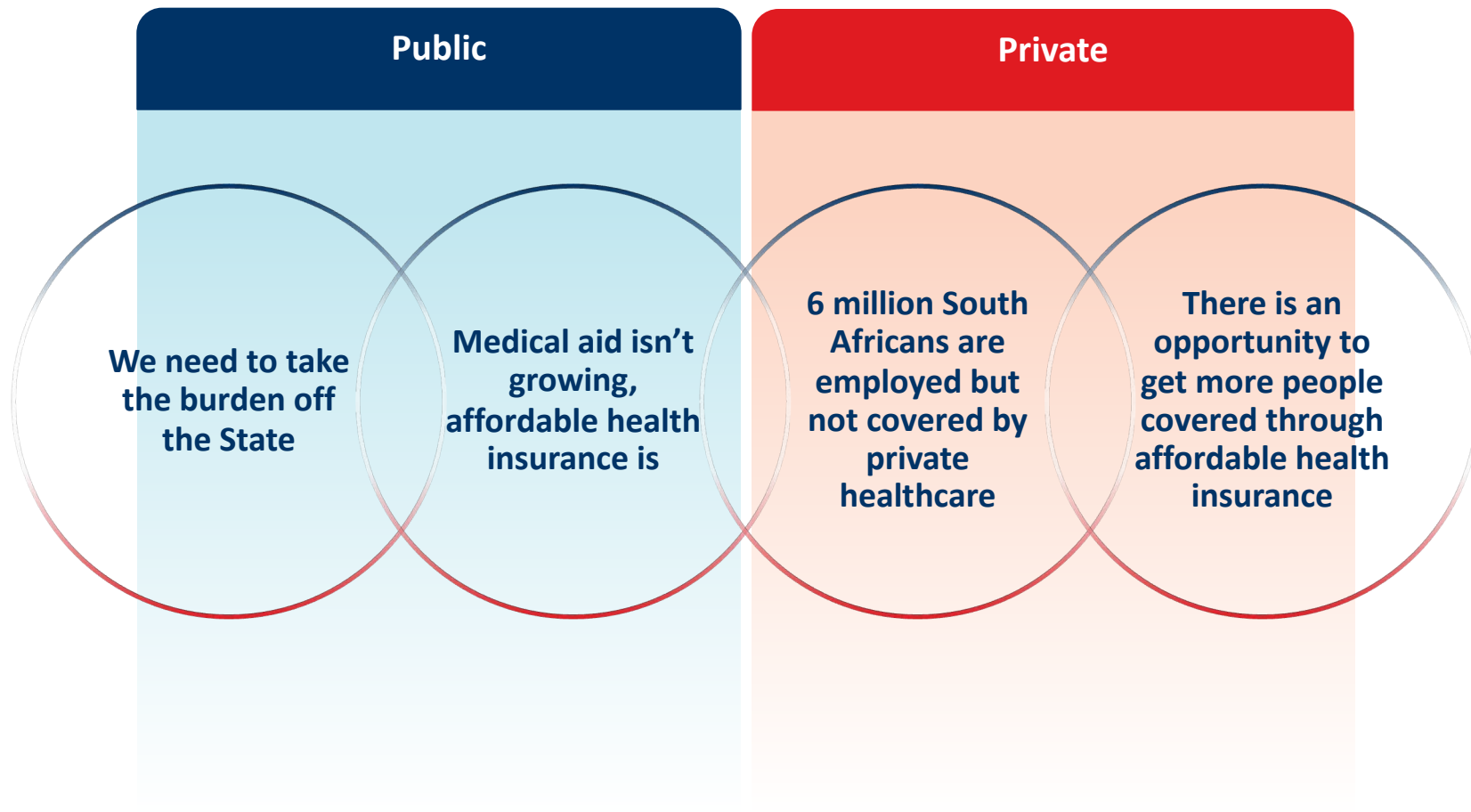


The current inequality of healthcare in South Africa



	Public	Private
Number of people	51 million people 	9 million people 
Spend	R4 412 	R24 444 
Healthcare workers	243 684 209 people per worker 	360 274 24 people per worker 
Hospitals	422 120 853 people per hospital 	215 41 860 people per hospital 

How can we improve healthcare provision in South Africa?



NHI - Challenges

Governance

- Balance of power
- Vulnerability to corruption

Funding

- Additional tax
- Single funder and payer

Role of medical schemes

- Supplementary cover
- Challenges current role of schemes

Delivery system

- Access to quality healthcare
- Shortage of providers

NHI – MHS way forward

- **Collaboration** between the private sector and government
- Incremental steps to **improve public health services** to improve access to care for all people
- **Retain expertise** in the health system
- The introduction of **low-cost benefit solutions** to improve access to healthcare

Appropriate healthcare benefits



Health insurance



Day-to-day benefits

R186 - R325



Accident and emergency cover

R65 - R95



Hospital cash benefit and maternity lump sum benefit

R67 - R150



Funeral benefit

R17 - R20

Total price: R335 – R590

Restricted medical schemes (PMB exempt options)



Day-to-day benefits



Accident and emergency cover



Hospital benefits

Total price: R385 – R919

Medical schemes (PMB options)



Day-to-day benefits



Accident and emergency cover



Hospital benefits

Total price: R747 – R10 642

*Medical scheme contributions are dependent on income

*Medical scheme contributions are dependent on income

Circular 80 and 82

Scenario
1

Status quo remains

Scenario
2

Incorporated in schemes

Scenario 1

Status quo remains

- Insurers putting pressure to continue with their business
- *CMS vs NDoH vs Treasury*
- Continue offering leading innovative solutions
- Provide more health for more South Africans for less
- Expect deadline to be extended

Scenario 2

Incorporated in schemes

- Most likely long-term probability
- Merge products into schemes or register as new schemes
- No system or people changes and our low-income expertise is well proven



Affordable solutions can **lower** burden on strained state facilities and **support universal health coverage**



Sustainable value proposition for end users

Focus on sustainable day-to-day solutions

Capitated provider networks

Technology creates affordable access

Incentivised wellness decreases the cost of being healthy

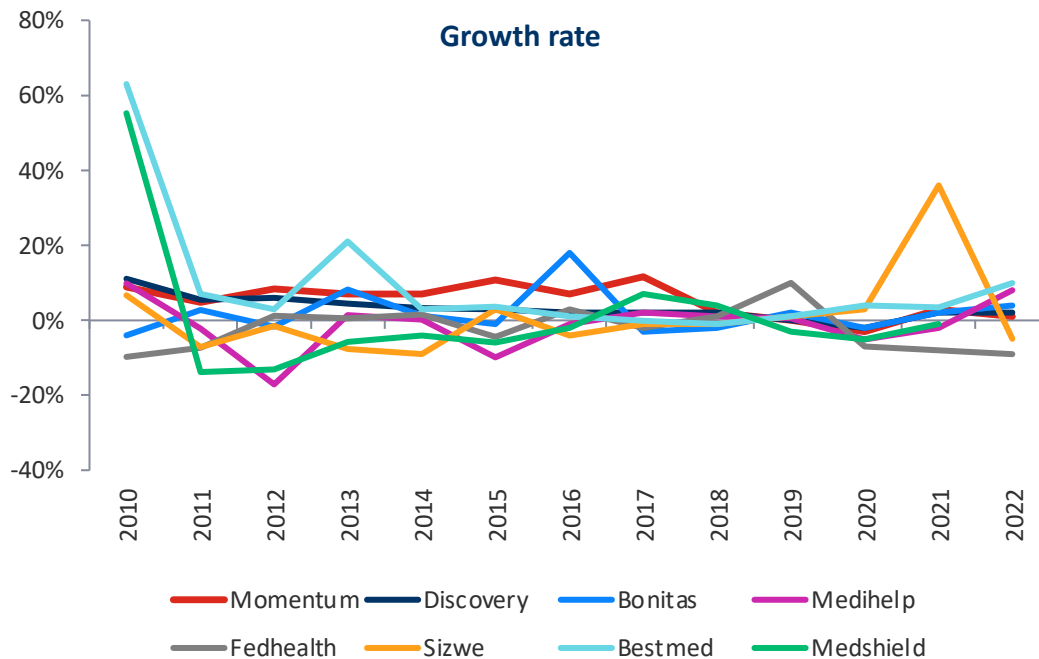
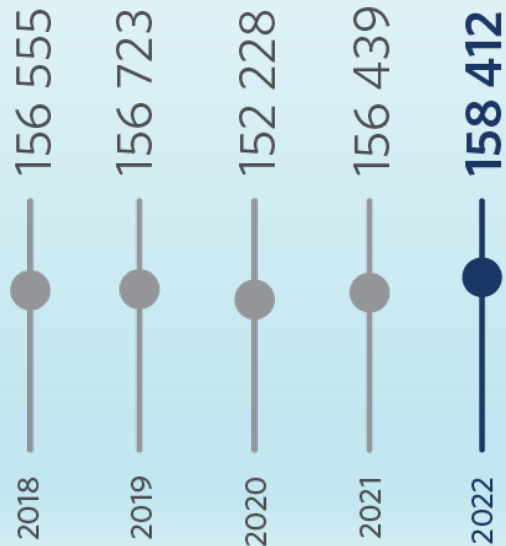


MHS is suitably placed to offer sustainable solutions in an uncertain market

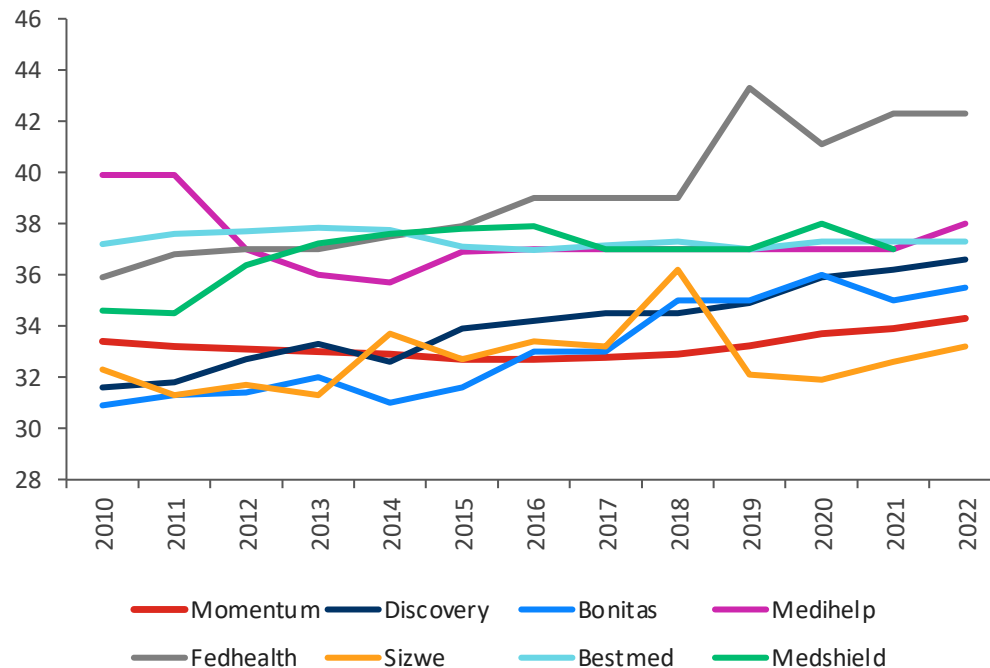
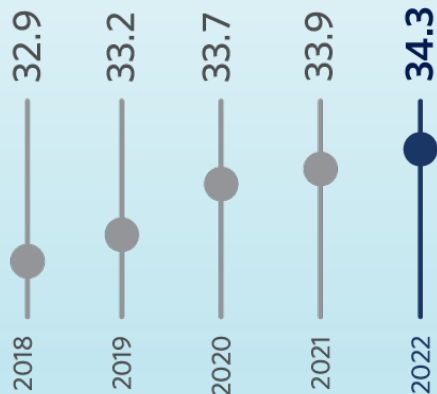
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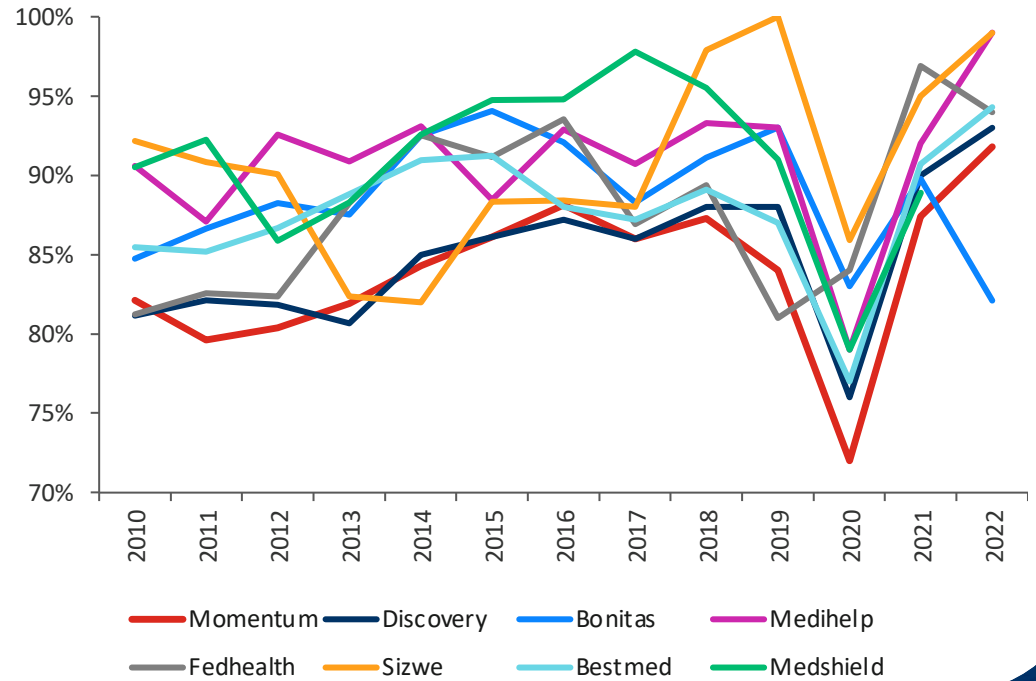
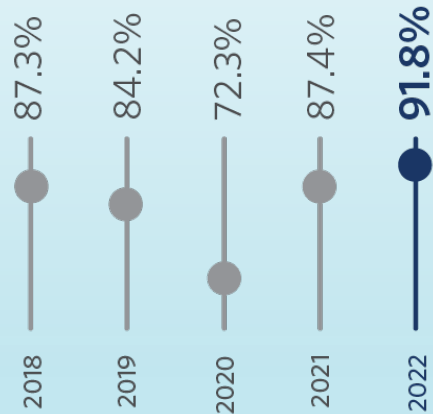
Membership growth



Beneficiary average age



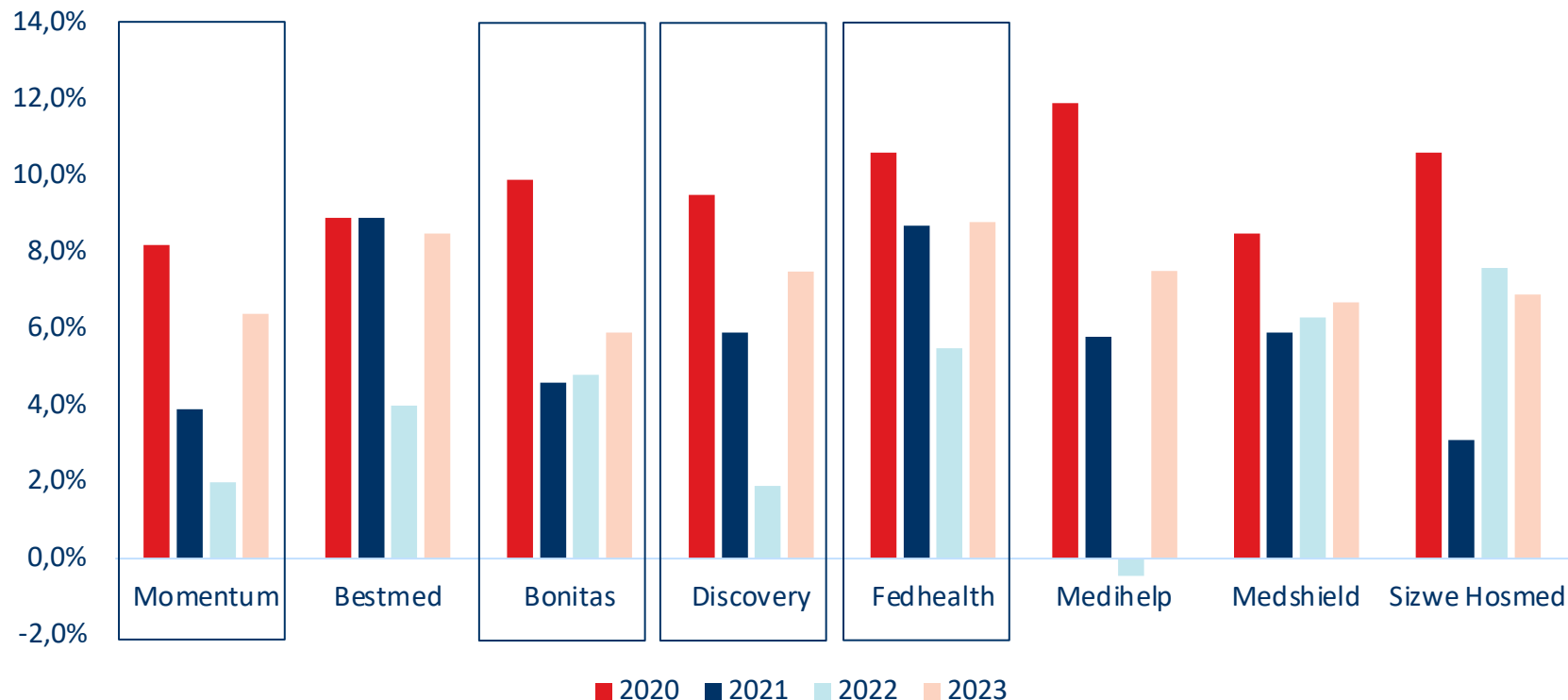
Claims ratio



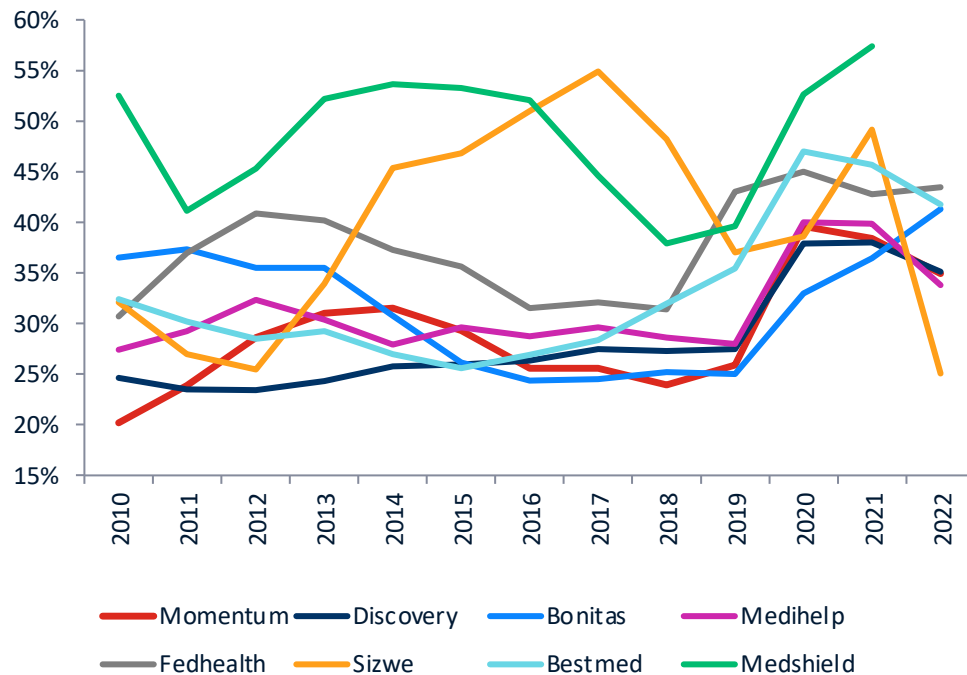
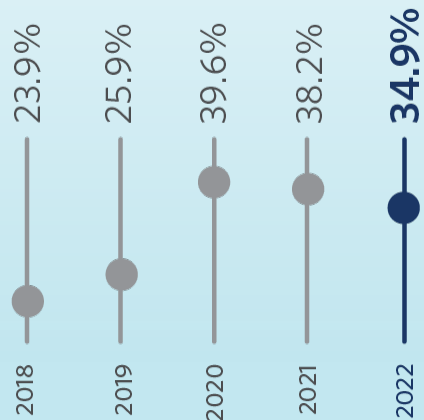
Weighted average contribution 2020 - 2023



Effective increase



Regulatory solvency



Largest 7 open medical schemes – 2022



Non-healthcare costs

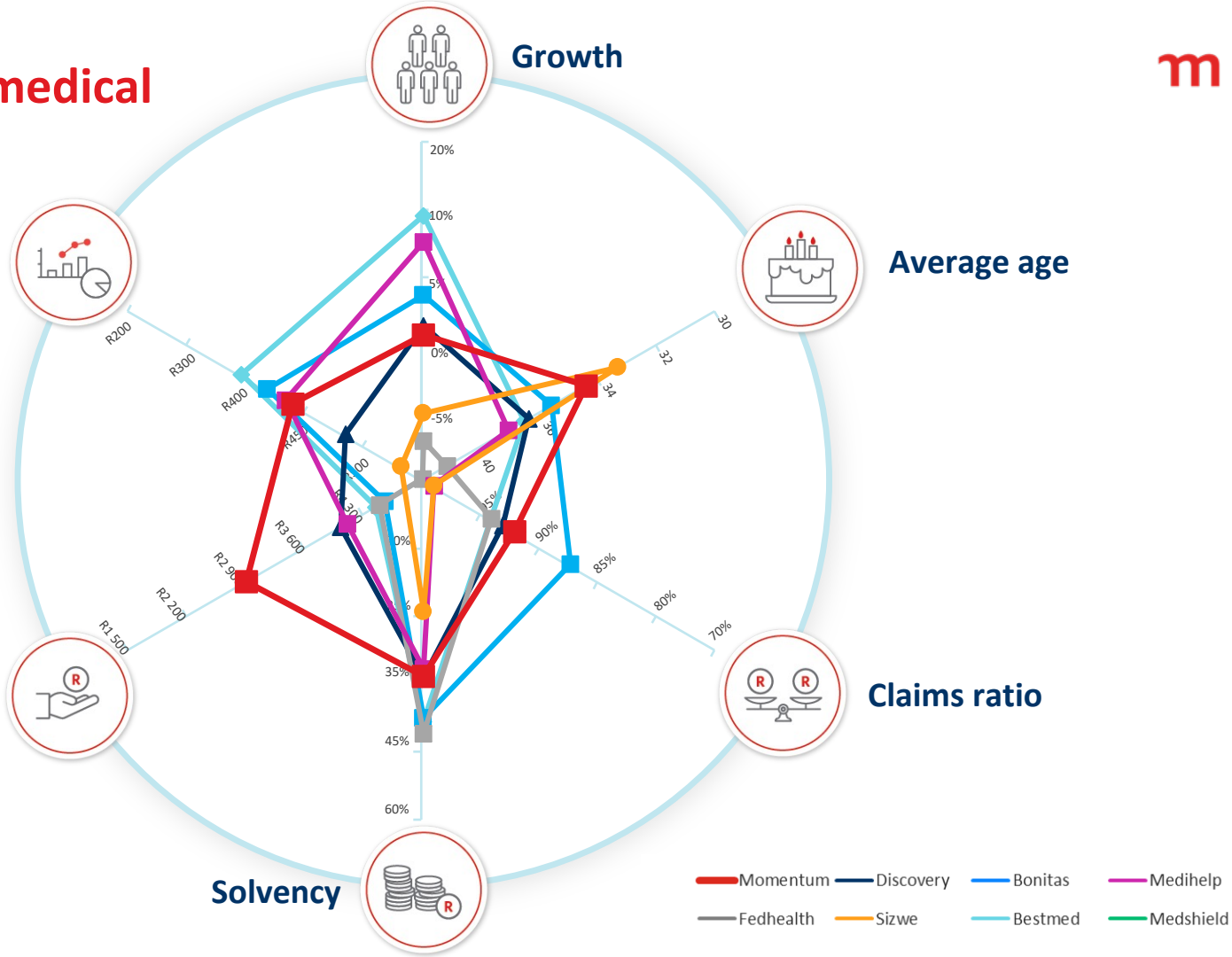
Growth

Average age

Risk contribution

Claims ratio

Solvency



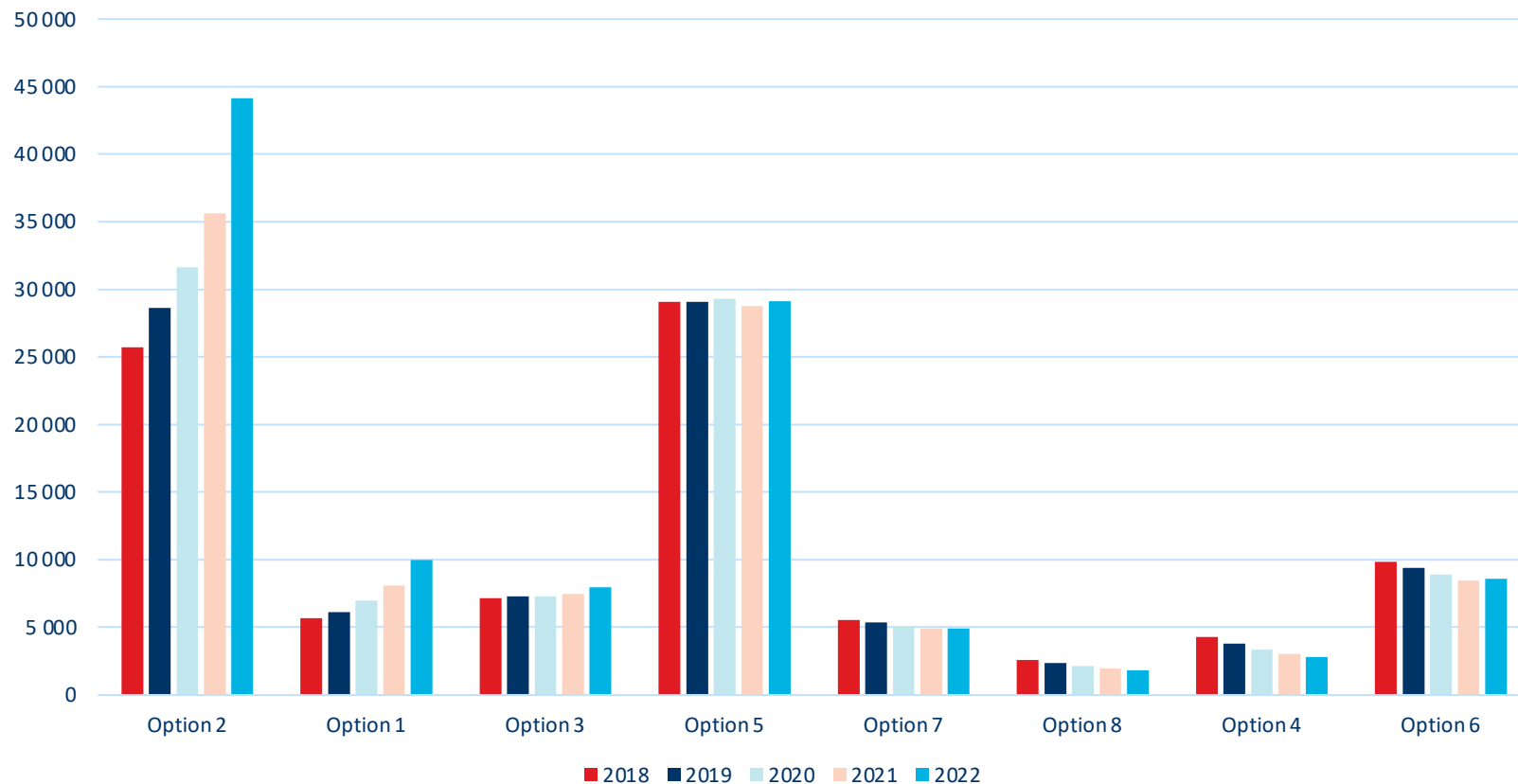
Momentum Discovery Bonitas Medihelp
Fedhealth Sizwe Bestmed Medshield

Delving into Scheme “A” results

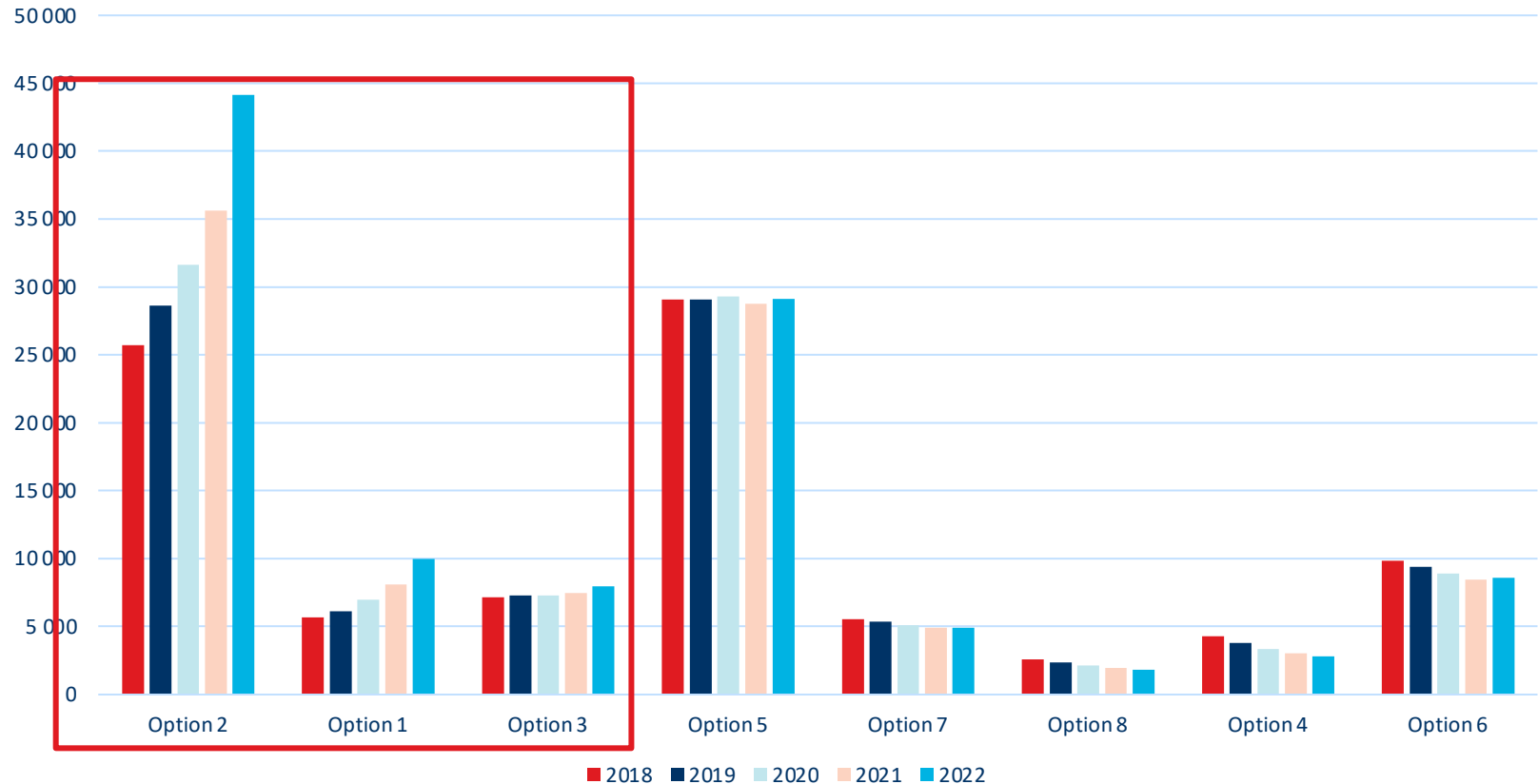


- **Growth** – responsible, sustainable
- **Right profile of members** – profitable/loss making members
- **Impact at option level**
 - Under pricing options
 - One option cross subsidising the other options

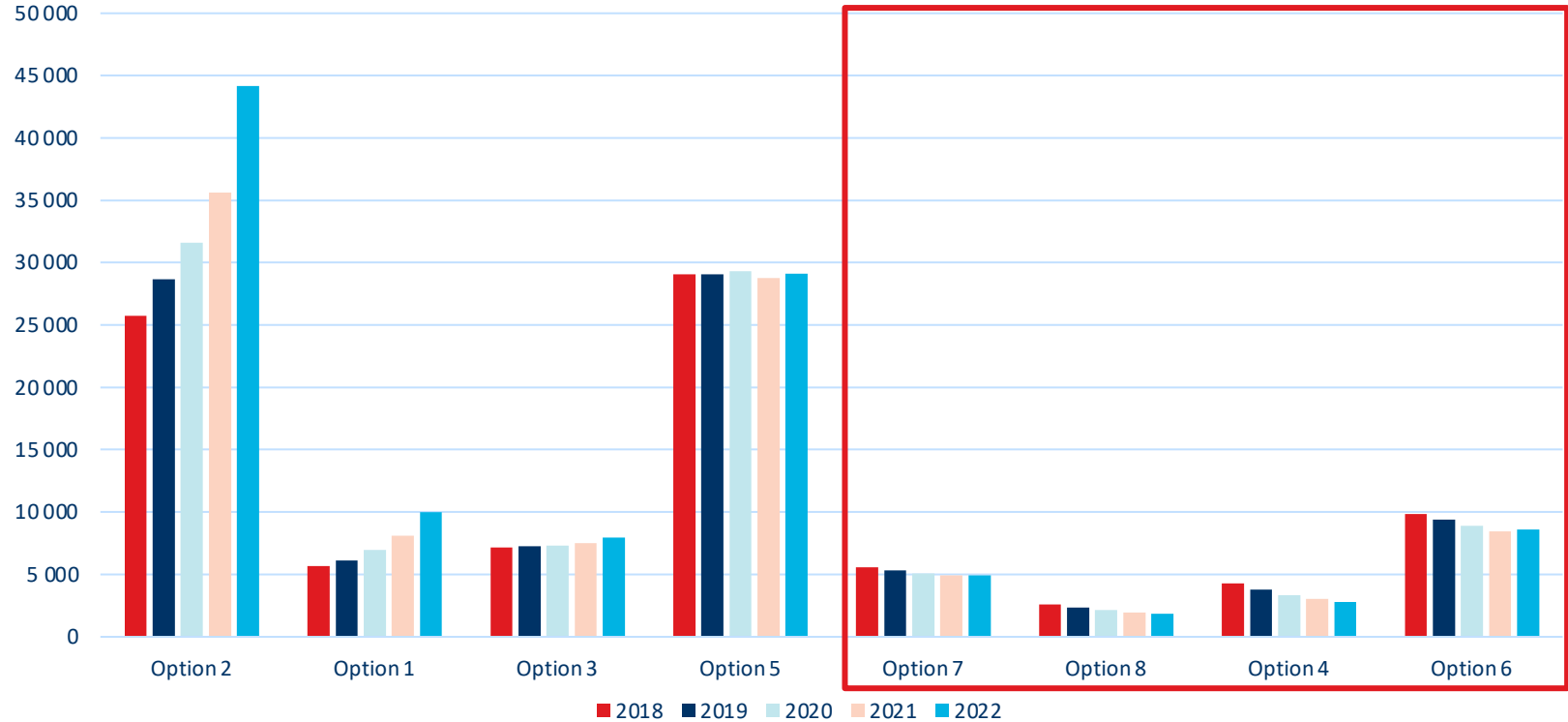
Scheme A – Growth at option level



Scheme A – Growth at option level



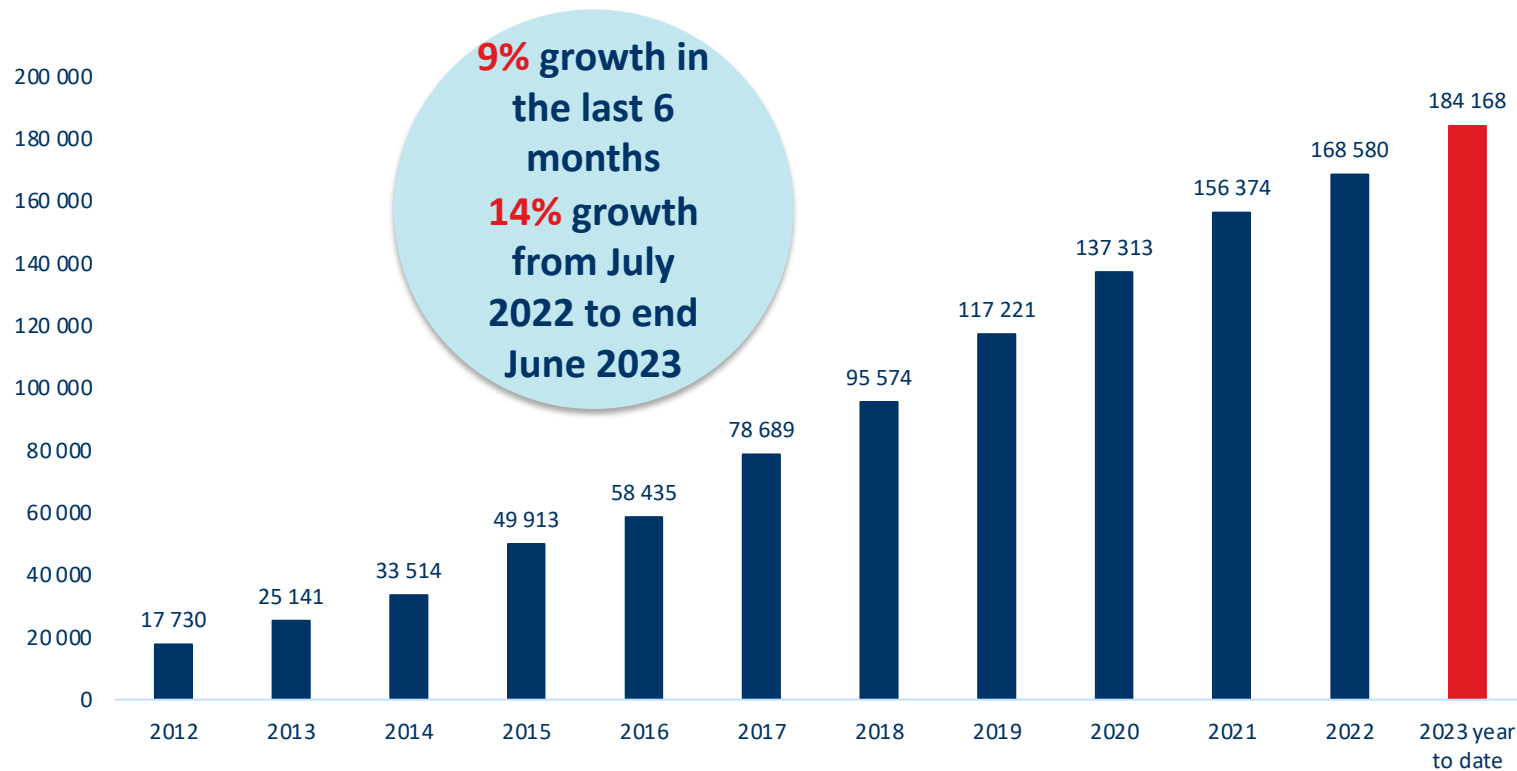
Scheme A – Growth at option level



Scheme A – Net healthcare result at option level



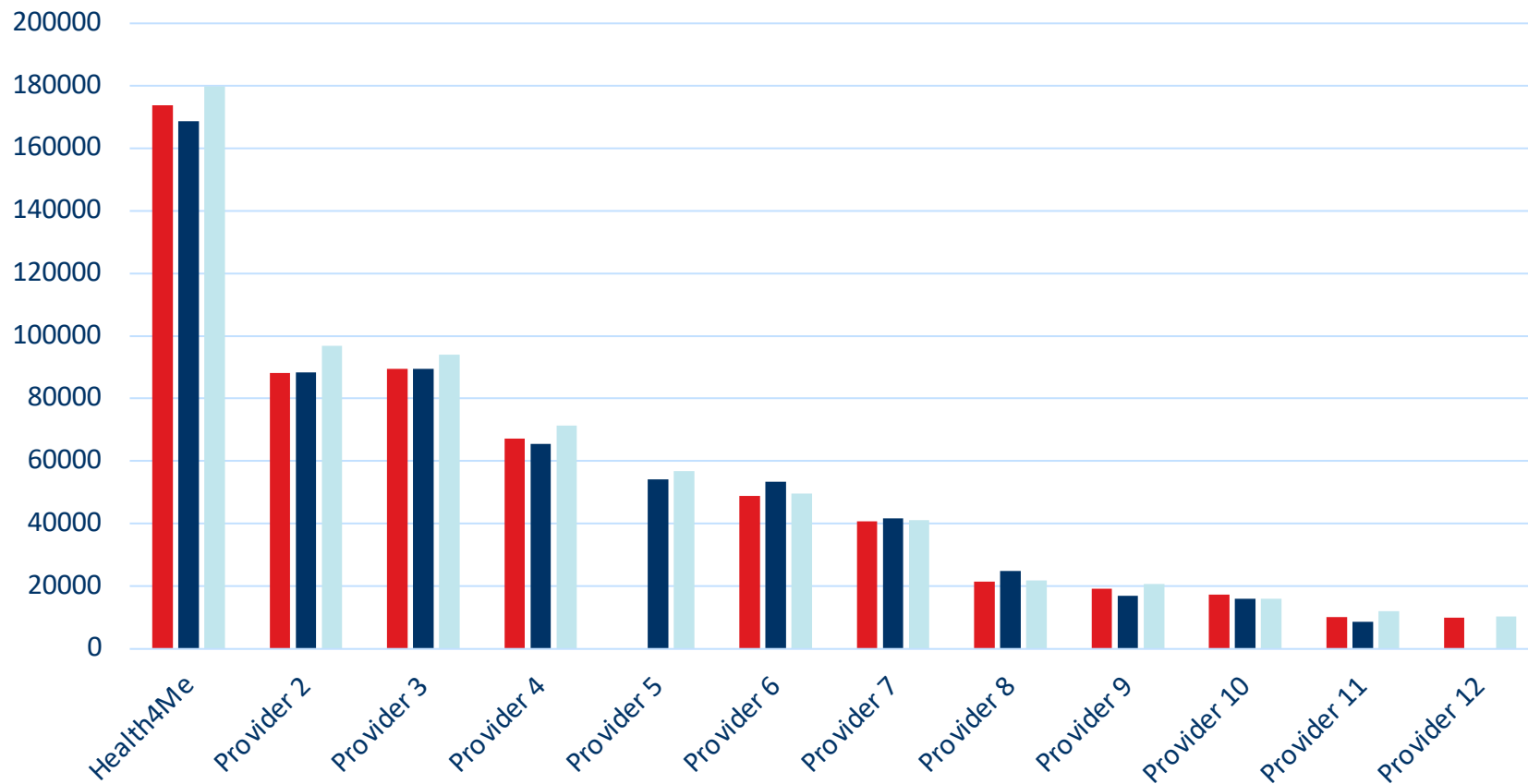
Health4Me membership growth



Affordable health insurance market - Growth

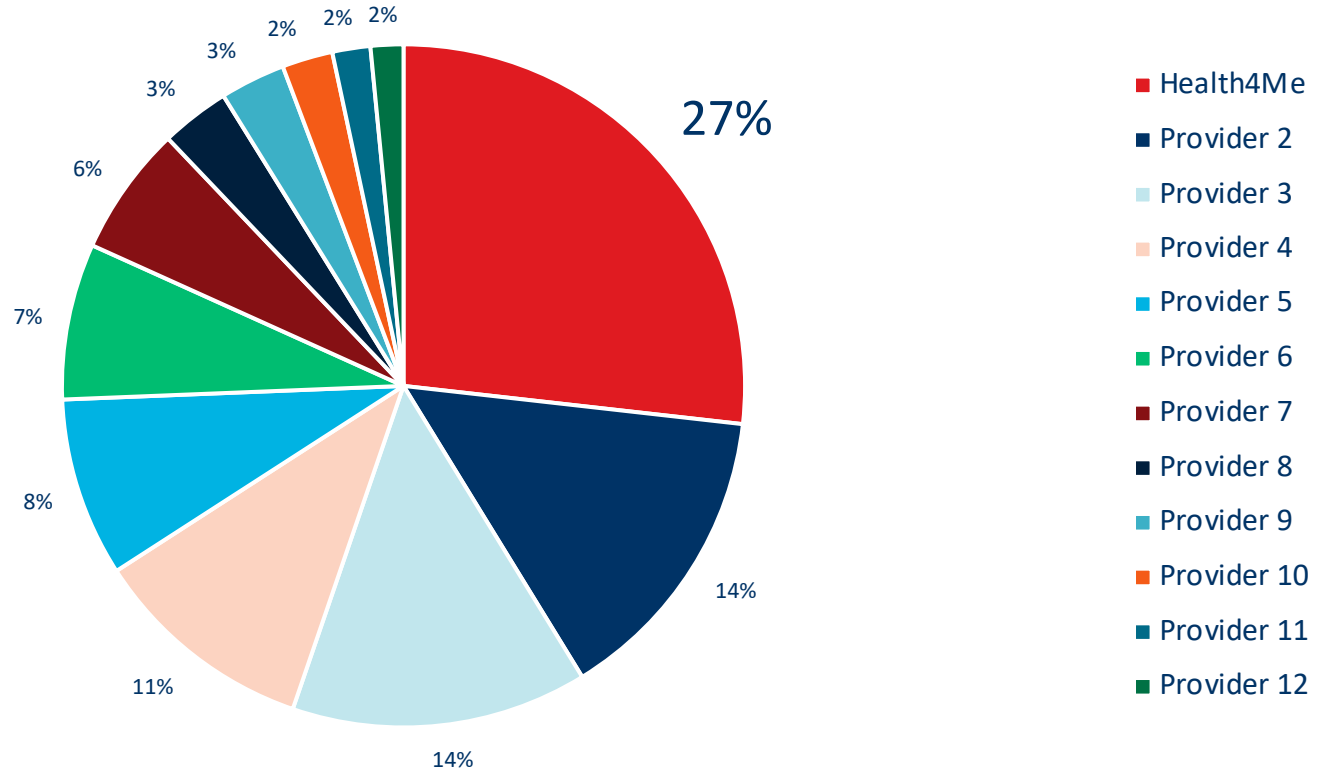


“Open market”



Affordable health insurance market - Market share

“Open market”



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Epigenetics and the biology of belief

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By Margot Brews

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Epigenetics and the biology of belief

1. Above genetics
2. The human condition
3. Nature vs nurture
4. Our beautiful potential
5. Choice creates

1. Above genetics

2. The human condition
3. Nature vs nurture
4. Our beautiful potential
5. Choice creates

epi (Greek): on, above, in addition to.

The study of heritable changes in gene expression without a change in DNA sequence.

1. Above genetics
- 2. The human condition**
3. Nature vs nurture
4. Our beautiful potential
5. Choice creates

The human condition



Every cell in our body contains the same DNA, but gene expression patterns are different in different cells.

At different times in life different genes are needed, so cells are constantly listening for signals to change what they are doing.

Signals come from inside the cell, neighbouring cells or the environment and regulate the activation or repression of genes.

Alterations to gene expression occur as a result of:

- transgenerational effects on metabolism
- maternal behaviour
- early stress in humans
- effects of environmental chemicals, and
- cognition



1. Above genetics
2. The human condition
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Nature vs nurture



The genes children inherit from their biological parents provide information that guides their development.

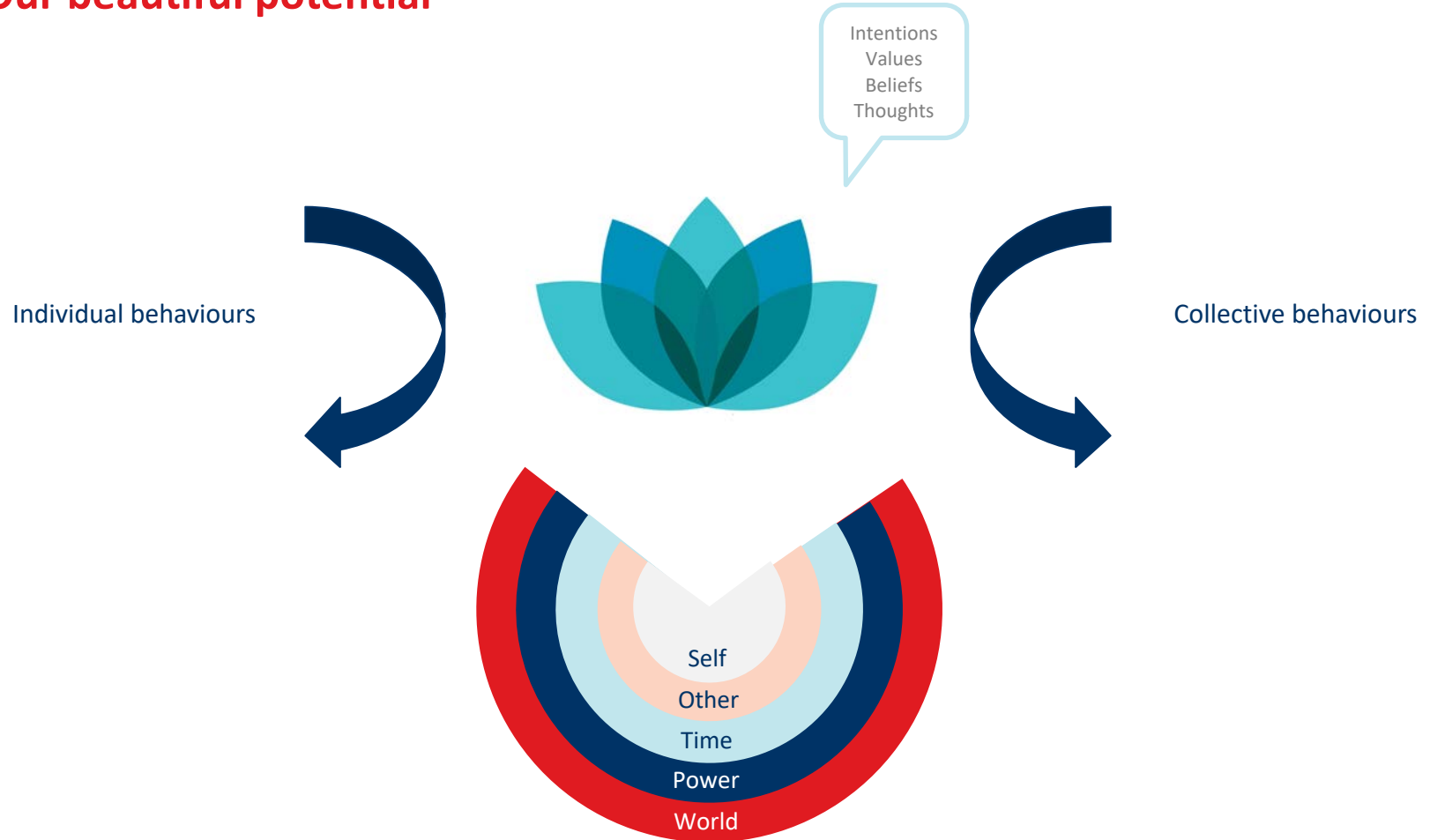
When experiences during development rearrange the epigenetic marks that govern gene expression, they can change whether and how genes release the information they carry.



Thus, the epigenome can be affected by positive experience, such as supportive relationships or negative influences, such as environmental toxins or stressful life circumstances.

1. Above genetics
2. The human condition
3. Nature vs nurture
- 4. Our beautiful potential**
5. Choice creates

Our beautiful potential



Epigenetics and the biology of belief

1. Above genetics
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5. **Choice creates**

Epigenetics and the biology of belief



Invest in early childhood development

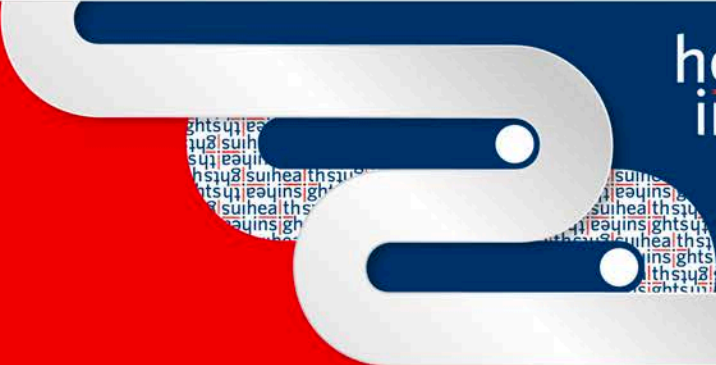
Avoid harmful environmental hazards

Heal transgenerational trauma

Balance eustress

Outframe distress

Choice Creates



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Building resilience -

Harnessing the power of social capital for
mental wellbeing

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By Marcia Eugenio

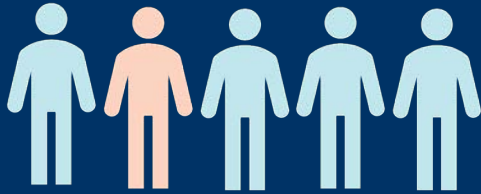
momentum
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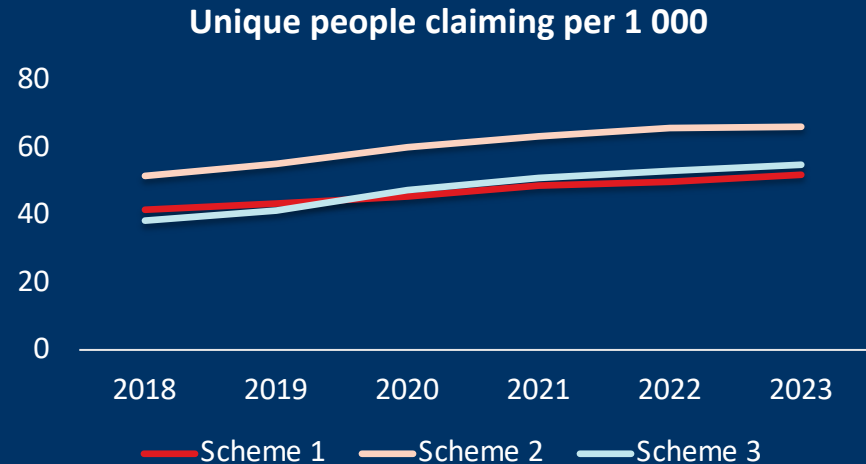
What do these people have in common?



A closer look in South Africa



- R232 billion a year due to lost productivity = 5.7% of SA's GDP
- The cost of depression is 42% higher than the value contributed by the tourism industry
- Unable to fulfill roles at work for 57 days in the year (24% of productive days)
- Lifetime prevalence of depression in South Africa is 9.7%
- 23 known suicides every day. For every person who commits suicide, 10 attempt it



Modifiable risk factors

m



Biological



Social



Psychological

Social prescribing



A circuit diagram on a dark blue background. It features a battery composed of two cells, each represented by two parallel lines of unequal length. The battery is connected in a loop with two circular terminals at the top and bottom. A load, represented by a resistor symbol (a rectangle with a diagonal line through it), is connected in series with the battery. The load is labeled with the text "Co" in white.

- The solution to depression does not lie in drawing more on your resources as an isolated individual, that's partly what got us in this crisis. It lies in reconnecting with others and with something bigger than you**

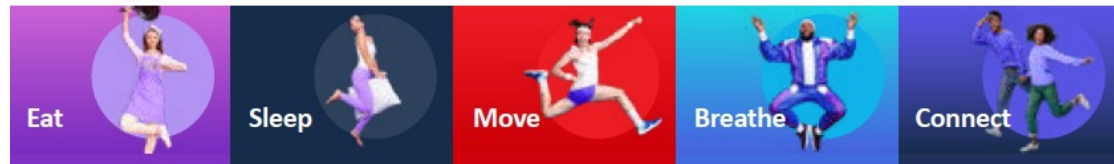
Building coherence and social capital

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HeartMath®

momentum
multiply



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“Health does not always come from medicine. Most of the time it comes from peace of mind, peace in the heart, peace in the soul. It comes from laughter and love.” Unknown

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Employer of choice - Integrated solutions



Group risk and retirement benefits – Group life cover

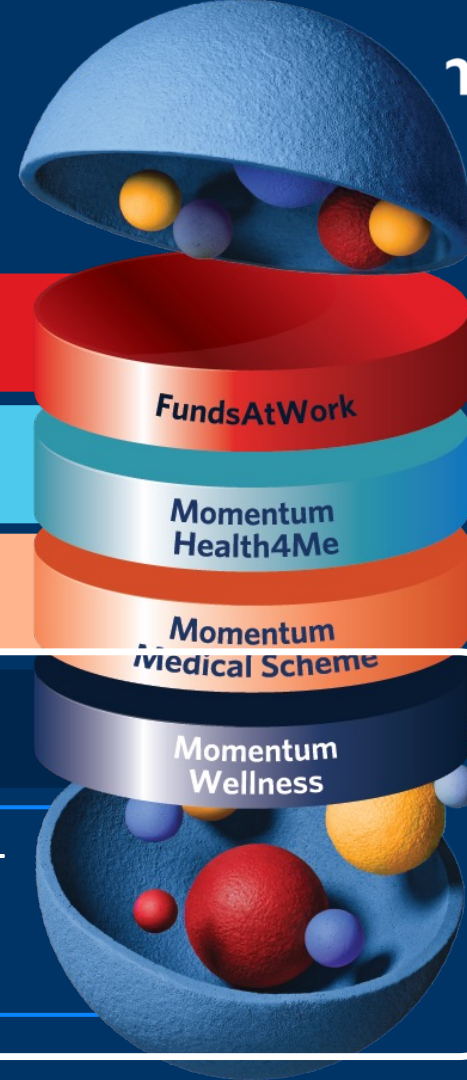
Health insurance solutions – market leading solutions for uncovered lower income earners 5+ employees that follow a building block approach

Flexible healthcare benefits – innovative and flexible medical scheme options with complementary products that add more value

Wellness solutions – EAP, face-to-face counselling, onsite primary

Value –
over
R5 million

Employer and employee rewards –
Multiply for Corporates
Multiply Engage
More4Me rewards



Clinic services

Services provided:

- Nursing professional 4 days per week (4 hours per day)
- Diagnosing and treating of minor medical conditions
- Medication
- Health education and advice
- Emergency treatment when needed (pregnant staff, anxiety attacks, allergic reactions etc)
- Injury treatment – for minor cuts, slips, trips, and falls
- Referral of patients to their private doctor for acute illnesses or newly identified chronic conditions
- Follow up on all referrals
- Monthly monitoring - chronic conditions
- Advice/referral to treating physician if the patient does not respond/stabilise on treatment
- Monthly report

EAP services

Services provided:

EAP:

- 24 hour telephonic psychosocial counselling, trauma support and medical support
- Legal and debt advice, managerial support and family care

Bundled services:

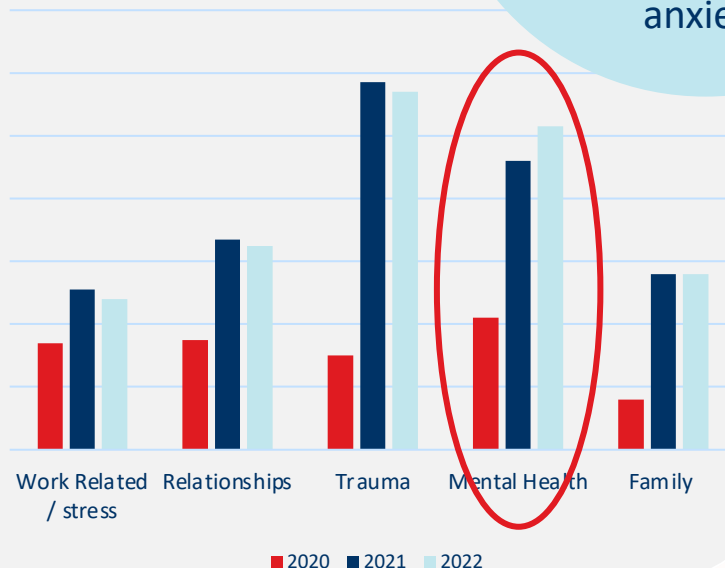
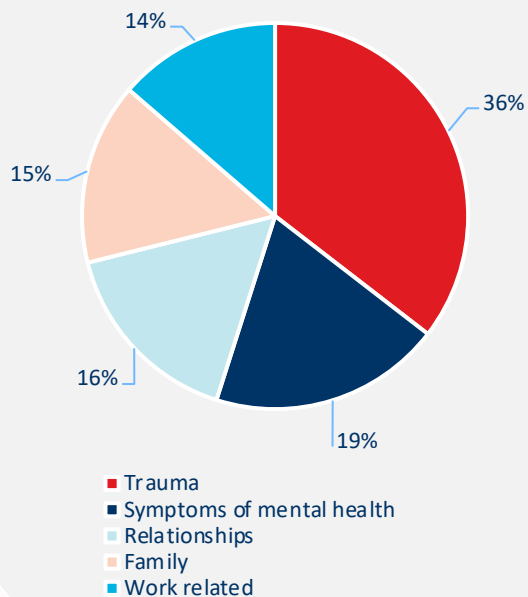
- Face-to-face counselling sessions
- Manager referrals
- Critical incident debriefing

Wellness services



EAP breakdown from inception to end Dec 2022

Top 5 presenting problems



Over **1 000** face-to-face sessions

Mental wellbeing is an increasing focus area specifically depression and anxiety

Analysis of lost productivity

Private healthcare:

No clinic and staff need to access their own GP

- **1 hour** lost time (travel and consult time)
- **R300** cost per consultation (covered by the medical aid or health insurance)

5 000 lost work hours

Public healthcare:

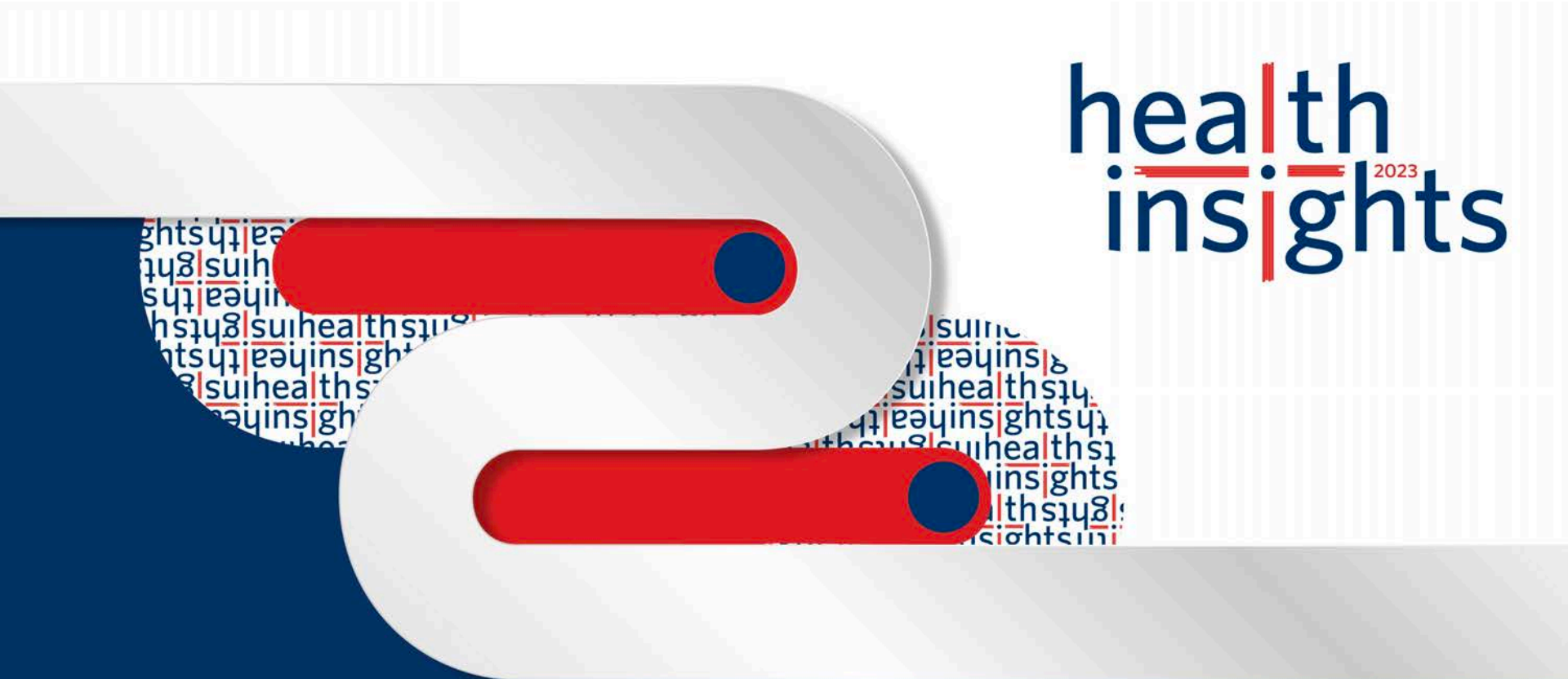
No clinic and staff need to access the public sector healthcare providers

- **5-8 hours** lost time (travel, wait and consult time)
- **No** guarantee that they will get to see someone and might have to go back another day
- **No** cost for the consultation

25 000 lost work hours

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