



MEMBERSHIP MANAGEMENT

First impressions last

The enrolment and management of members is of critical importance as it forms the first point of contact with your organisation and largely determines member perceptions.

The timeously and consistent collection of contributions is essential to revenue and cash flow management. Providing a seamless service with fast turnaround times, from application to underwriting to delivery of their personal membership card, is paramount in establishing a positive member experience. This should be integrated with excellent member support and efficient

first-time query resolution. We have extensive experience working with large insurers and medical aids to manage their membership base in an effective manner. We provide flexible backend technology and client support through an integrated approach. Full modular integration ensures that all member change is processed online, in real time and immediately accessible to all authorised users of the system (e.g. contact centre agents; credit controllers; claims assessors). The system has the ability to maintain members and their associated beneficiaries in a hierarchical structure.

KEY BENEFITS

- Fast accurate new membership enrolment and access to services and benefits
- Access to Web, mobile or printed membership information
- Award winning member service levels
- Excellent contribution management and debt management



Keeping your members satisfied through award-winning service excellence.



01 Member enrolment

The membership system, e.g. member record management, contribution management, financial management and call centre to name but a few, have been fully integrated onto one operating platform in order to deliver optimum administration efficiencies in line with our clients expectations and in accordance with applicable legislation.



02 Underwriting

Underwriting is performed according to your rules and/or your underwriting policy.



03 New member communications

All communication including client-facing communication is customised to your needs:

- Certificate of membership
- Enrolment member packs
- Membership cards
- Email and mobile communication
- Other client specific customised communications and documentation



04 Website and mobile functionality

- 4.1 Membership, contribution and claims information
- 4.2 Detailed benefits and limits



05 Member support service

Medscheme is committed to deliver a service that consistently exceeds the expectations of our clients, and the focus is to develop and retain committed and passionate employees that are highly knowledgeable and skilled.



06 Contribution/premium management

The membership management system is fully integrated with the member billing system. The system automatically calculates all contributions at member, family, and company or branch level and has the flexibility to manage complex contribution structures such as simultaneously incorporating subsidy rules per member and/or beneficiary class and processing multiple collections instructions.

All changes are processed real time with these features:

- Billing runs (weekly or monthly)
- Direct collection process for individuals and employer groups
- Credit control rules (e.g. members' portions, savings, combined)
- Billing reconciliations per member at group or branch level
- Reconciliation of billing payments to financial records based on employer groups, individuals, receipts. Timeous termination or suspension of default debtors per credit control policy



07 Financial management

- 7.1 Highly qualified staff with extensive experience
- 7.2 Timeous allocation of deposits and processing of payments
- 7.3 Allocation, reconciliation and maintenance of statutory financial records and accounts
- 7.4 Annual audit support



08 Regulatory compliance

- 8.1 Legal department
- 8.2 Compliance department
- 8.3 Risk management department
- 8.4 Information security department

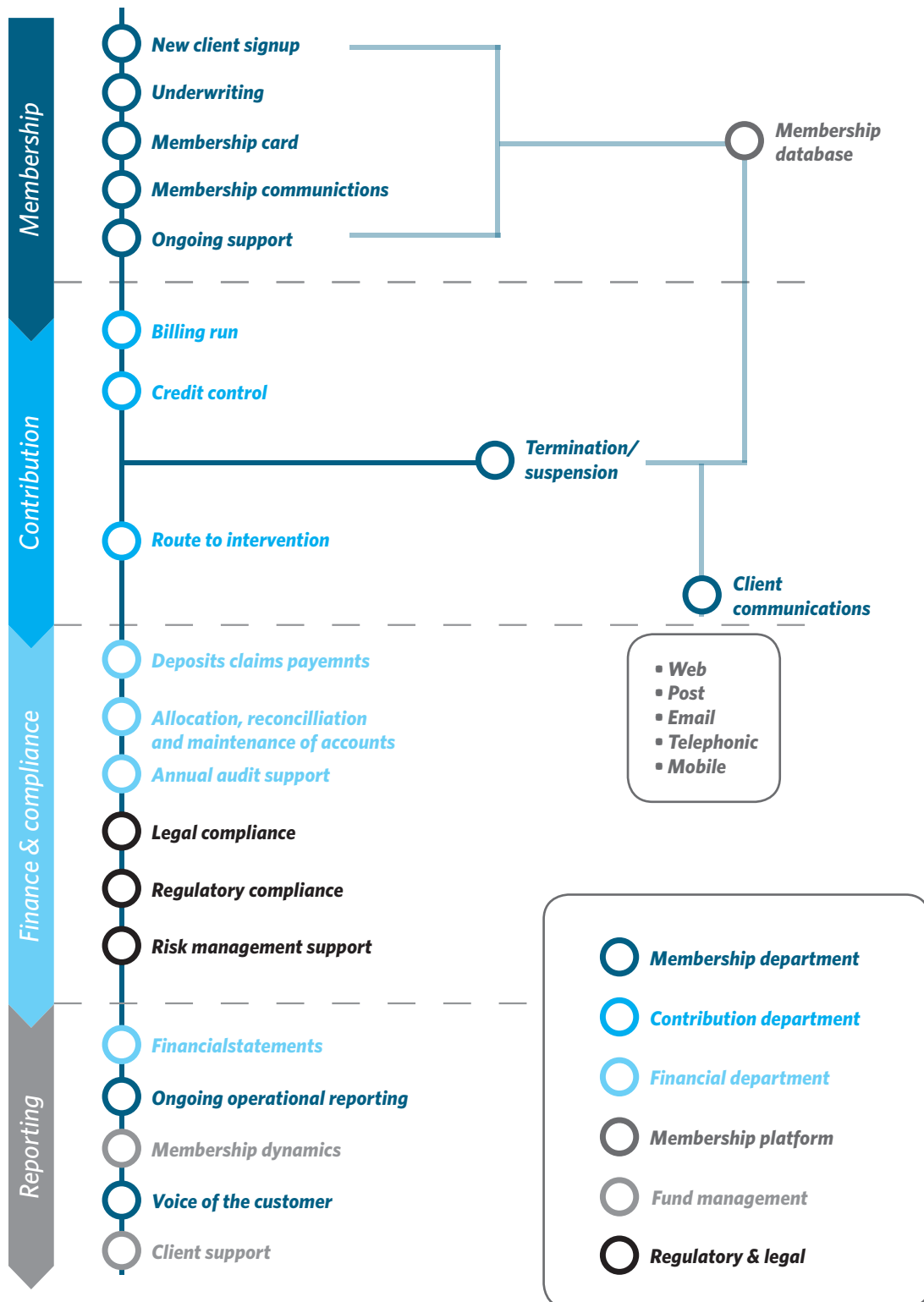


09 Reporting and client support

- 9.1 Annual financial statements
- 9.2 Quarterly statutory returns
- 9.3 Scheme financial reporting and monitoring (actual vs. budget, financial regulatory compliance such as solvency ratio and asset allocation, liquidity, etc.)
- 9.4 Calculating the provision for outstanding claims (IBNR)
- 9.5 Membership growth and demographics
- 9.6 Voice of the customer
- 9.7 Fund management

Typically a dedicated liaison manager and support staff is allocated to each of the insurers and medical schemes administered by Medscheme, assisting your senior management as the primary liaison officer.

Sustainable health-care = cost risk management + outcomes improvement



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