

ADVICE TO COASTAL SAVER MEMBERS - 2024

The 2024 weighted average contribution increase for Discovery Health Medical Scheme (DHMS) is 7.5%.

Medical scheme risk contributions must increase with medical inflation each year, which is driven by:

- **Tariff inflation** which is the increase in the cost of healthcare services linked to the Consumer Price Index (CPI)
- **Demand-side utilisation** which is driven by an increase in the disease burden or demand for healthcare services from the members of Discovery Health Medical Scheme
- **Supply-side utilisation** changes as a result of increases in the supply of healthcare services

The DHMS contribution increase for 2024 has been set with consideration of the following three principles:

- Risk contributions must increase with **medical inflation**
- Risk contribution increases need to allow for variable **plan-level utilisation** experience
- Gross contribution increases must **maintain affordability** in growing and most popular plan ranges

For members on Coastal Saver, the increase for 2024 is 6.3% AND the Medical Savings Account is decreased from 20% to 15%.

You can remain on Coastal Saver for 2024, but we would like to provide you with some alternatives that might suit your needs better.

1. **Classic Delta Saver:** This plan offers in-hospital cover @ a higher rate (up to 200% of Discovery Health rate), with the same cancer- and chronic- cover. This plan uses the smaller Delta Hospital network which is available nationally. The savings account on Classic is 20%, compared to the 15% on Coastal Saver. *If you are happy with the network & are looking for more savings, this is a good option. The risk contribution on Classic is less than Coastal, with better in-hospital cover.*
2. **Essential Delta Saver:** The plan offers the same in-hospital-, cancer- and chronic cover as Coastal Saver; the only difference is access to a smaller hospital network referred to as the Delta hospital network. Delta hospitals are available nationally. The savings account on Essential is 10%, instead of the 15% on Coastal Saver. *If you are happy with the network & the smaller savings account, this is the best priced Saver option. The savings in contribution is more than the loss in savings.*
3. **Classic Smart:** This plan offers in-hospital cover @ a higher rate (up to 200% of Discovery Health rate), with the same cancer- and chronic cover. Chronic medication for registered conditions will only be paid if it is on the formulary lists. Please be aware of the smaller, Smart Hospital network. Classic Smart offers access to some day-to-day benefits, with small co-payments. *If you are happy with the network & no savings account, this plan is a good alternative.*

Plan 2024	Main member	Spouse / adult	Child
Coastal Saver <i>15% annual savings</i>	R3 423 <i>R6 144</i>	R2 574 <i>R4 632</i>	R1 382 <i>R2 484</i>
Classic Delta Saver <i>20% annual savings</i>	R3 342 <i>R8 016</i>	R2 640 <i>R6 336</i>	R1 342 <i>R3 216</i>
Essential Delta Saver <i>10% annual savings</i>	R2 673 <i>R3 192</i>	R2 017 <i>R2 412</i>	R1 072 <i>R1 284</i>
Classic Smart <i>No savings account</i>	R2 627	R2 073	R1 049

What does it mean when you choose a plan with a hospital network?

- You have to make use of one of the hospitals on the network when you are going for a planned procedure. If you have a medical emergency, e.g. motor vehicle accident, heart attack, etc. you will be taken to your closest private hospital. Once you are stabilised, you will be moved to a hospital on the network.
- It is important to note that the specialist who admits you to hospital for a planned admission, must be able to 'operate' in that network hospital.
- If you voluntarily make use of a non-network hospital, you will face a co-payment on the hospital account, which is R11 650 on a Smart plan and R10 200 on a Delta plan.

Introduction of Hospital at Home network for 2024 on Smart and Delta options:

On Coastal Saver, you are not required to use the Hospital at Home Network.

Discovery Health Medical Scheme will introduce the Home-based Hospital Network in 2024 as a designated service provider for a limited number of low acuity conditions on Smart and Delta plans.

If the patient meets the clinical criteria, they will receive treatment through Hospital at Home for the following low-acuity (non-life threatening) conditions:

- Pneumonia
- Diabetes
- Chronic obstructive pulmonary disease
- Deep vein thrombosis
- Asthma
- Cellulitis
- Stable heart failure
- Urinary tract infection

If you voluntarily decide not to make use of the Hospital at Home network, you will face a R5000 penalty.

Hospital network in Western Cape:

Delta Network	Smart Network
Life Vincent Pallotti	Netcare Blaauwberg
Netcare Kuils River	MC Cape Gate
MC Cape Town	MC Cape Town
MC Panorama	MC Constantiaberg
Life Peninsula Eye Hospital	MC Panorama
Melomed Gatesville	Life Kingsbury
Melomed Mitchells Plain	Life Peninsula Eye Hospital
MC Stellenbosch	Melomed Gatesville
MC Winelands Orthopaedic Hospital (Stellenbosch)	Melomed Mitchells Plain
MC Vergelegen (Somerset West)	MC Milnerton
	MC Stellenbosch
	MC Winelands Orthopaedic Hospital
	Life Bayview (Mossel Bay)
	MC Geneva (George)
	MC George

