

## ADVICE TO KEYCARE PLUS 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 KeyCare Plus, the increase for 2024 is 10.9%.*

The following changes have been made to KeyCare Plus for 2024:

- Member are only allowed to choose one GP for 2024. All chosen secondary GPs will be removed from 1.1.2024 and members will no longer have access to them.
- Out-of-network GP consultations will be replaced with one (1) annual consultation with a network nurse or healthcare provider at a network pharmacy clinic. Members will be referred for a virtual consultation with a GP or an in-person consultation where needed.
- The following procedures have been added to the KeyCare series exclusion list: Tonsillectomies, Myringotomies & Adenoidectomies. Cover will be provided for these procedures in the case of emergencies or Prescribed Minimum Benefit treatment.

Below please find the 2024 contributions, calculated on your monthly income before any deductions:

KeyCare Plus 2024	Main member	Spouse / adult	Child
Income less than R9 450	R1 652	R1 652	R601
Income 9 451 – R15 250	R2 271	R2 271	R640
Income R15 251 +	R3 354	R3 354	R897

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

### KeyCare Core

This plan offers the same in-hospital, cancer and chronic cover as KeyCare Plus, but offers no day-to-day cover, except for an out-of-hospital specialist benefit. *If you are someone who are happy with KeyCare but do not mind much for the day-to-day cover, KeyCare Core might be a consideration.*

KeyCare Core 2024	Main member	Spouse / adult	Child
Income less than R9 450	R1 286	R1 286	R336
Income 9 451 – R15 250	R1 604	R1 604	R398
Income R15 251 +	R2 454	R2 454	R557

### Essential Delta Core

This is a hospital plan that offers very good in-hospital, cancer and chronic cover in a network of hospital (the Delta Network). The plan does not have the list of exclusion that you have on KeyCare. But the plan offers no day-to-day. *If you are comfortable with a hospital plan only, then this is the best-priced option at Discovery. You will note that this plan is well-priced compared to KeyCare Plus if you earn more than R9451 per month, but the child rate is higher.*

Plan 2024	Main member	Spouse / adult	Child
Essential Delta Core	R2 281	R1716	R915

### Essential Smart

This plan offers good in-hospital cover, as well as cancer and chronic. It also has the exclusion list, but not on the 3 new conditions added to KeyCare for 2024. Please be aware of the smaller, Smart Hospital network. Essential Smart offers access to some (limited) day-to-day, with small co-payments. *If you are happy with the hospital & GP network & no savings account, this plan is a good alternative. You will note that this plan is well-priced compared to KeyCare Plus if you earn more than R9 451 per month, but also note that you pay the same for main member, spouse and child. This is a good option for a single person.*

Plan 2024	Main member	Spouse / adult	Child
Essential Smart	R1 881	R1 881	R1 881

### Classic Smart

This plan offers excellent in-hospital cover @ a higher rate (up to 200% of Discovery Health rate), with great cancer- and chronic cover. 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 hospital & GP network & no savings account, this plan is a good alternative. You will note that this plan is well-priced compared to KeyCare Plus if you earn more than R15 251 per month, but the child rate is higher.*

Plan 2024	Main member	Spouse / adult	Child
Classic Smart	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:

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:**

<b>Delta Network</b>	<b>Smart Network</b>
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