

AB

20 April 2012

Attention:

Dear Dr Sheornj

**PROPOSED DEMARCATION OF HEALTH INSURANCE POLICIES**

It is with extreme concern that I write to you regarding the abovementioned proposal by Government.

I am a member of a Medical Aid, albeit on a Hospital Plan and I do have Gap Cover as due to co-payments and sub-limits as imposed by the various Medical Aids as well as tariff gaps due to surgeons and medical specialists charging more than the Medical Aid rates, I feel that it is imperative that I cover myself from a financial point of view by having Gap Cover, as I cannot possibly afford to cover these additional charges myself in the event of something happening where I require hospitalization or an operation, etc.

As regards taking a higher level of Medical Aid cover, I cannot afford to do so as I pay the full amount myself and am not subsidized by my employer and even if I could afford it, there are always gaps that I would still have to pay for, based on the reasons mentioned above.

If the proposed changes go ahead, I may well be forced to cancel my Medical Aid cover and become a liability on an already over burdened State Health Care System and this would obviously adversely affect the Medical Aid Scheme.

I would urge you to please take the above points into consideration and remain,

Yours sincerely