

20 April 2012

**OBJECTION TO THE DISCONTINUATION OF GAP COVER INSURANCE**

I refer to your recent press articles regarding the above cover. I do believe that this is totally up to an individual to have this right to have the cover they need, it is our money and we are paying for this. Government Health should have no right to decline us the right to what we require for our own medical benefits.

It is our constitutional right to decide where and how we spend our money and to make provisions for high medical costs.

Doctors often charge far more than Medical Aid Rates, and they very often will not discount their fees at all. Who do you think has money lying around just to pay for doctors who charge the earth and get away with it?

Times are extremely tough out there and people are trying to cut costs where they can.

We don't have a choice in the matter. I cannot even afford a full medical aid and therefore only have a hospital plan with minimal funds available for extra costs. We'd like to keep our Gap cover as it provides us with a financial "safety net" in case of expenses our Medical Aid cannot cover which in turn will ensure that we're not

I think you need to sincerely consider this decision.

Yours sincerely