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National Treasury, Department of Health

For the attention

25th April 2012

Dear Sir

I am one of the unfortunate members of society that feels it is imperative that I have a medical aid, as the risk of exposing my families lives to the inefficiency of the care given in the public hospitals is unacceptable. My dependants are; a wife and 3 children. I have a basic hospital plan(Only medical scheme rate cover) with savings account, this costs me R3773pm. Excluding housing, this is by far the most expensive cost in my personal monthly budget. I have done a quick calculation and to increase my cover to 200% will cost me an extra R868pm. I can give you names of Doctors who charge 500% of the medical scheme rate. I cannot afford to only be covered at 200% and in addition I cannot afford an extra R868pm.

I have heard that one of your arguments is that the Older members have to pay this premium as most GAP cover companies will not accept them. This is not true!!!!!!! My mother is on a very low budget option combined with Gap cover. She is over 65 but managed to get covered through Liberty GAP, Zest Life. She was not underwritten according to her health, in fact no medical questions were asked at all. The policy has some standard waiting periods, and there is no discrimination between the young and old, or the healthy and sickly. The financial impact you are planning to impose on her life will have a far more devastating effect on her , than on me.

By removing GAP cover from the market you will only hurt me the consumer. We cannot take any more inflationary pressures, Eskom, Petrol and now this? In addition to this, this country cannot afford to lose the Jobs you are about to destroy.

The only time it may be acceptable to discontinue this product would be if you were to regulate the prices the doctors charge, this is where the problem lies. As innovative South Africans – someone came up with a wonderful product to fill a big need. This need exists because of a failure to regulate a very sick and twisted medical environment. Stop picking on us the small guys, go and fight the real fight. I am aware of how PMB cover works and am grateful for your rulings in this regard but I'm sorry to say it is not enough. More regulation is needed either with the Medical Schemes or doctors. Rather do away with the need for GAP cover than stripping a product from the market and leaving a big gaping hole.

Concerned citizen