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23 April 2012

**DRAFT REGULATIONS REGARDING DEMARCATION OF HEALTH INSURANCE POLICIES**

As an 83-year old pensioner with a wife in her seventies, it is with grave concern that I write to you regarding your proposed demarcation of health insurance policies. I am a policy holder of a medical aid plan, as well as a gap cover policy, which is extremely necessary for some of the major shortfalls that I have experienced with my medical aid. The following is of concern to me:

- Being pensioners, it is financially impossible for my wife and I to upgrade to a higher medical aid option;
- Even if we could afford a higher medical aid plan, there would *still* be major shortfalls, due to medical practitioners charging above medical scheme tariff, as well as sub-limits and co-payments levied by the medical aid scheme – *even on the higher options!*
- Should you implement these regulations, we would be left with no alternative but to cancel our medical aid and make use of state hospitals, which immediately conjures up nightmares, as I am aware of the conditions of these facilities and would not wish my worst enemy to be receiving treatment in one of these state facilities.

I trust that you will reconsider the plight of the public with regard to medical costs. As it is, we are already overburdened with the rising fuel and food prices.

Yours sincerely