

Caro Brokers CC
Makelaars BK
 Since 1989

CARO MAKELAARS BK/CK 89/016312/23
 Gemagtigde finansiële Diensteverkaffer: FSJ IIsenslenommer 38



To whom it may concern

Re Recent Draft Regulations of Health Insurance

I am the Key Individual for CARO BROKERS CC. When we as brokers do a needs analysis for a client, we get to the point where we have to advise the client that irrespective of which medical aid option he/she choose, there will be some short falls which the client will have to pay from his/her own pocket for medical services rendered, either it be in the form of deductibles or co-payments or shortfall payments by the medical scheme.

No medical aid can cover up to 300% for their members. The reference price list for benchmarking of practitioners pricing has been scrapped. Therefore Anesthetists, surgeons etc can charge what they want.

With Gap cover the short fall payments charged by medical aids will be paid by Gap cover. Examples of this:

Procedure	Doctor Charges	Scheme rates	Shortfall covered by Gap Cover
Chronic Instability of knee, anterior cruciate ligament	R22 329.23	R7 919.38	R14 409.85
Caesarean Section	R10 301.96	R4 703.34	R5 598.62
Embolism and thrombosis of Other specified veins	R13 754.93	R5 118.21	R8 636.72

By outlawing Gap cover it will result in individuals being out of pocket for in hospital expenses above the medical scheme tariff.

I therefore urge you to please continue with Gap cover products to assist clients to be able to afford medical aids.

For your attention please