
75 Abelia Road
Kloof
3610

20 April 2012

c/o Short-term Insurance Regulations
National Treasury

Email:

Dear Sirs

Re: **DRAFT REGULATIONS REGARDING THE DEMARCATION OF HEALTH INSURANCE POLICIES**

I have read with concern various reports concerning National Treasury's proposal to remove gap cover policies as they are deemed to undermine medical schemes.

I have gap cover in place through my employer and medical aid. I recently had a knee replacement and, if I did not have the gap cover, I would have been out of pocket by thousands of Rands. Many people will not be able to afford operations if the gap cover is not available.

I therefore urge National Treasury to review its proposals regarding these policies as gap cover has an important role to play in assisting medical aid members meet the ever-increasing costs associated with in-hospital specialist treatment.

Yours faithfully