National Treasury and Department of Heath
24th April 2012.

re: Draft Regulations regarding the Demarcation of Health Insurance Policies.

I believe that you want to abolish the "Gap Cover" regardinf medical aid schemes.

I want to point out that "Gap Cover" compliments the medical schemes, and assists in making medical aids more affordable.

When a Medical Practioner charges a higher tariff than what is provided for by the medical aid scheme during a major incident, such shortfalls may vary between R2,500.00 and R40,00.00. Therefore "Gap Cover" is absolutely essential for those people who cannot afford comprehensive medical scheme benefit options.

Please re-consider your decision to go ahead with this matter.

Yours faithfully