

Medical Schemes compromise service by diversification?

"Medical Schemes must provide their members with a decent service at an affordable price. Many of the larger Medical Schemes are struggling to achieve this goal and have diversified from their core business into other areas, mostly into insurance and other financial services, including loyalty programs", says Topmed's spokesperson, Martin Neethling.

Paramount to all members should be the quality of care received when most needed. Medical Schemes that concentrate on providing this focused service at times battle to compete with the larger financial groups whose big budgets are inflated by cross-selling their multiple lifestyle and financial service products, gifting them large marketing budgets that few Schemes can afford. However, members are becoming much wiser when paying for healthcare, realising that often a jack of all trades may well be the master of none. A little Utopian perhaps, but surely some of that marketing budget could be invested into research or even an increase in benefits provided.

Schemes that are not part of a wider financial services stable, and that can focus all their energies on servicing their members most efficiently for medical services, are providing their members with a service that is arguably higher in quality than some of their larger competitors. Topmed Medical Scheme falls into the second category.

"We are a transparent Medical Scheme that treats each of its members as individuals" says Neethling. "We are committed to providing a service that offers a range of affordable options that gives our members peace of mind".

"Topmed has no interest in selling products and services to our members that bear no relation to their health. There are no frills or extras with Topmed; our sole purpose is to ensure that our members receive the best possible care when and where they need it. We would certainly never abuse our members' information by trying to cross-sell them other products or services", says Neethling.

With only +- 7 million of the South African public covered by any type of medical scheme, surely the main drive of schemes should be to try and provide affordable cover to the rest of the population.

"This figure has remained stagnant for the past 10 years, and I believe the industry as a whole should be making an all out effort to service those who up until now have either not been able to afford medical aid or believe that they do not need it", says Neethling.

"I believe that if Medical Schemes put as much effort into making Medical Aid more available and affordable to the uncovered majority of South Africa, as they do into devising ways of generating more and more profit for their parent companies from their existing members we would reach that goal far sooner, That's why Topmed's different approach is an open invitation to all medical schemes to follow suite." Neethling says.

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