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concessions in place for members who belong to employer groups.

What will the consequences be on members if they cancel their policies?

Unfortunately, members who resign from the fund would not be able to access healthcare benefits. There are strict rules and regulations governing the medical aid industry. These rules are in place to protect both members and the financial sustainability of medical schemes. If a member cancels their medical aid, they might be subjected to underwriting when they rejoin, especially if they have not had medical cover for a period of 90 days plus.

Why is it important for people to prioritise their medical aids?

The pandemic has highlighted the need for quality healthcare. It's made the fact that good health is precious a critical factor for all South Africans — and has forced us all to consider this as a priority over other concerns. We shouldn't compromise our health.

Do you envision the pandemic changing the way medical aids operate?

Covid-19 has caused us to be more innovative and re-evaluate the way we consult with members. The need for social distancing has meant we created and, in some cases, accelerated access to virtual care — not only for members but for all South Africans — to protect health practitioners as well as patients. We continue to explore new ways to connect with our members to ensure they have access to quality healthcare at all times.

Are you approaching the business side of things differently? Is this pandemic forcing you to think outside the box?

Our business has had to be agile to deal with the implications of the lockdown for our members. We're committed to acting in their best interests at all time. We've introduced a range of elements to support them on a

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positive. • Creating a Covid-19 hub on our website so that members have access to information on the coronavirus and the steps they can take to protect themselves.

• Creating a corporate return to work programme to support employer groups with daily screenings, occupational health and safety, etc.

• Creating isiXhosa videos to help educate people in the Western Cape on steps to take to curb the spread of Covid-19.

• Launching new self-service channels through the Bonitas app and WhatsApp that allow members to access statements and tax certificates, submit and view claims and access electronic membership cards. There is also a live

solve queries.

The Covid-19 option provides information on everything from symptoms through to treatment, transmission, recovery, costs covered by your medical aid, frequently asked questions, updated statistics on active cases, recoveries and deaths and a self-screening test.

Sunday Times
7 Jun 2020 (12)

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A with Bonitas Medical Fund

+1 more Bonitas Medical Fund's Lee Callakoppen.

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Lee Callakoppen,
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d are aware of the financial implications the lockdown has placed on them. We believe that this pandemic reiterates the need for quality healthcare. Our advice is to consider your specific medical needs as well as your budget when deciding how to proceed.

We don't think that this is the right time to cancel your medical aid, particularly if you have chronic conditions or are at greater risk — although we understand the financial pressure everyone is facing.

Buying down is definitely a key consideration. Where possible we advise South Africans with financial constraints to consider network options, which can result in marked savings. Our Select Plans, for example, are priced 15% cheaper than nonnetwork options. In addition, we strongly advise that you consider benefit richness against your contributions.

Key questions to ask yourself include:

• Does my medical aid offer additional benefits that are paid from risk rather than savings or day-to-day benefits?

• Does my medical aid offer alternatives like virtual GP consultations, chroni
medicine delivery anc
antenatal classes to d
the concerns posed by
lockdown?

Are you in the pos to offer payment days in any form?

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provide some relief to
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require contribution
can contact us on our
cated e-mail address:
vidindiv@bonitas.co.

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