

Chairman's year-end message: Navigating challenges, celebrating victories and looking ahead

Dear Members,

This past year has been an eventful year for the Scheme and for our members. There have been many challenges and changes but also cause for celebration.

We have faced issues such as severe load shedding, water supply challenges in certain communities and a shortage of eggs and affordable fresh chicken due to a severe outbreak of bird flu. Our local economy has pattered along, with the increased volatility of the South African rand, an unpredictable fuel price and decaying infrastructure (especially our road and rail networks), together with low growth in the global economy impacting negatively on the cost of living for people. This forced families to make difficult choices on an ongoing basis. However, amid these challenges, we also need to celebrate the resilience of our people and the victories crafted through hard work and dedication. In this regard, our national rugby team has led the way in becoming world champions for a record fourth time. We are definitely 'stronger together'!

From an industry perspective, the National Health Insurance (NHI) Bill was passed by the National Assembly, despite much uncertainty around funding, ongoing opposition and legal challenges. The critical issue regarding the funding for the NHI has not yet been finalised, with an estimated R200bn in tax revenue required to be raised every year. The role of medical schemes is currently restricted to only offer cover for services not provided by the NHI and industry is working to have this reviewed. So, when will the NHI be fully implemented? Some commentators estimate that it could take more than ten years to implement as opposed to Government's timeline of not less than five years. We will stay fully engaged with our industry bodies and will be watching these developments closely to

ensure that the interests of our members are protected as far as possible.

As Scheme, we have managed to realise a positive return on investment at 11.1%, comfortably outperforming the benchmark of CPI + 3.5% in the first nine months of 2023, but the results over the last two months are indicating a negative real return. As communicated in the year-end sessions, certain Scheme benefits have been considerably improved and contribution increases are lower than most of our peer group – improving the value of the Scheme to its members! And lastly, while there is no overall change in the direction that the Scheme is taking, you will have noted a change in leadership, with a new chairperson after Colleen Elliott stepped down at the beginning of the year, and a new Principal Officer after the retirement of Fiona Robertson.

Looking ahead, Trustee elections are coming up next year. I urge your active participation, either as a nominee or by ensuring that you cast your vote for the nominee of your choice.

In closing, I would like to thank the AMS team, management and service providers for their diligent approach and hard work in this past year.

Happy holidays!

Sincerely



Joe Coetzer
Chairman

Our new Principal Officer: Reflecting on the first month at AMS

Dear Members,

It brings me great pleasure to connect with you through my first newsletter article and to reflect on my impressions of our Scheme. During my first month I had the privilege of meeting the key players in the operations of AMS – the Board of Trustees, the Head Office team, administrators and our dedicated service providers. Witnessing the dedication and passion that the AMS team possesses for

the fund and the well-being of our members has been truly heartening. Equally impressive was the engagement from our members during our year-end presentations. The active participation and positive feedback received at these sessions is truly remarkable. In an industry where member apathy can be prevalent, your high level of engagement within AMS is commendable and deeply motivating.

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Having spent a considerable time in the industry, I find it noteworthy that AMS offers an abundance of risk benefits. Combined with the 2024 benefit enhancement and very competitive contributions, members are receiving outstanding value for money. The absence of income-based contribution bands for Value Care Plan (VCP) members is a unique advantage, offering affordability not commonly found in the open market. If you earn more than R15 000 per month, you will pay two to three times more for a plan similar to the VCP in the open market. Furthermore, the availability of three distinct benefit options for a Scheme of our size is a rare and advantageous offering, providing you with real choice and the flexibility to select a plan aligning with your healthcare needs and budget.

I am excited about the journey ahead. My commitment to you is to uphold the Scheme's values, delivering bespoke solutions and care for our members that set us apart from other medical schemes. Our philosophy remains unwavering, encapsulating our dedication to your well-being, and AMS's member-centric approach remains steadfast.

Your feedback is integral in shaping our services, and I encourage you to share your thoughts, suggestions or concerns. Open communication is key to fostering a community where every member feels heard and supported. I am committed to staying connected with you through personal or virtual meetings, as well as future newsletters, ensuring you stay informed and engaged.

In closing, I extend heartfelt wishes for a blessed festive season to you and your loved ones. For those travelling, stay safe and relish these special moments.

Warm regards,



Julia le Roux
Principal Officer

Management Committee visits our Durban Call Centre and administration team

The Management Committee, a sub-committee of the Board of Trustees, and Head Office staff recently met with the team at Discovery's Durban offices, the operational hub housing our Call Centre, pre-authorisation and oncology teams, live chat agents and various administrative functions.

On this annual visit, Trustees and Head Office staff undertook the journey to reconnect with the dedicated individuals responsible for providing exceptional service to our members. This year's visit held particular significance as it marked the occasion of 10 years of Discovery administration. The AMS team warmly welcomed us with balloons, cakes and infectious smiles. It was a joyous occasion, especially considering that many of our call centre agents have been integral members of the AMS team since its inception, showcasing a sustained passion for their work.

As our outgoing Principal Officer Fiona Robertson bid farewell, she expressed heartfelt gratitude to the team for their years of outstanding service. Meanwhile, our new Principal Officer, Julia le Roux, took the opportunity to personally connect with the members of team, gaining valuable insights into the inner workings of the Scheme and the dedicated individuals who strive to ensure that our members receive exceptional care.



The visit underscored the team's deep commitment to assisting AMS members. One of the agents shared that our Patient Advocacy Philosophy, which goes beyond ensuring claims are paid by offering comprehensive support for various aspects of healthcare funding, makes serving our members exceptionally rewarding. The team highlighted the unique AMS approach, where they have the tools and opportunities to negotiate with healthcare providers on behalf of members, ensuring that their benefits go the extra mile. "This is something you don't find in other schemes, and we are grateful to be able to assist members the AMS way," added another agent.

To the incredible team in Durban, thank you for hosting us. Witnessing your dedication and passion for our Scheme in action was truly inspiring, and we express our heartfelt gratitude for your unwavering commitment.

Do you have further questions on the articles in this edition? Contact us on the numbers and addresses listed here:

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