**Why medical schemes must lead the green shift**

Kevin Aron, Principal Officer at Medshield Medical Scheme

**JOHANNESBURG - When you think about what drives healthcare costs, you might picture hospital stays, chronic illness, or rising treatment expenses. But what if one of the most significant emerging risks to your health – and your medical aid's sustainability – is the environment? From the air we breathe to the waste we generate, environmental conditions shape healthcare outcomes and costs. As pollution increases and climate-linked diseases become more common, environmental health is no longer a parallel concern. It is a healthcare issue and a strategic imperative.**

**What sparked our Environmental, Social, and Governance (ESG) focus?**

Environmental sustainability enhances operational efficiency, mitigates climate risks, and strengthens brand trust. More importantly, it's becoming a stakeholder expectation. Employees, partners, and members increasingly ask how healthcare organisations contribute to a cleaner, healthier future.

At Medshield Medical Scheme, we recognise that environmental degradation – from air pollution to extreme weather – contributes directly to higher healthcare burdens. Our sustainability initiatives align with our core mandate: protecting public health. These efforts also reduce costs in the long term, making care more accessible and affordable. Medshield is embedding environmental sustainability into its operations, not as a "nice to have," but as part of a long-term strategy to protect member health and scheme viability.

Our leadership started asking the question: Why aren't we doing more? It sparked a conversation across the organisation, and what followed was a formal commitment to ESG, now embedded in our strategic roadmap. While Medshield is not subject to environmental compliance regulations (given our office-based, non-clinical footprint), we've made the proactive choice to lead responsibly.

**Reducing our footprint through digitalisation**

The shift to digital communication is one of our most immediate and high-impact sustainability actions. Member statements, brochures, scheme rules, and wellness content are no longer printed *en masse*. Instead, they are delivered through email, SMS links, QR codes, and digital platforms. WhatsApp and LinkedIn are utilised as additional channels to reach members and member groups, including those in the mining and industrial sectors, with tailored messaging and support.

This initiative supports both environmental and operational goals:

* Reduces the use of paper, plastic, and ink;
* Lowers administrative costs;
* Minimises logistics and distribution emissions;
* Enhances accessibility, especially for remote or mobile-first members.

Internally, our teams are encouraged to avoid printing and instead use digital devices for document access. Going digital is a technical upgrade and a behaviour change campaign we are rolling out across departments. Sharing knowledge about sustainability with our stakeholders is a key part of our strategy, and we are spreading awareness of how individual actions contribute to collective health through internal newsletters, broker and provider updates, and digital wellness campaigns.

Led by our Facilities and Health and Safety divisions, Medshield is currently developing an **Environmental Management Plan (EMP)** to formalise our approach. This plan will guide risk assessments, eco-friendly office practices, and future improvements. Initial actions include:

* Placing sustainability notices across offices;
* Implementing waste segregation bins;
* Reducing electricity and water usage;
* Identifying and mitigating environmental risks in the workplace.

While still in the early stages, the EMP reflects a long-term vision for environmental resilience. We're also exploring environmental clauses in our service provider contracts, similar to B-BBEE requirements. These would mandate eco-friendly practices and ensure alignment with Medshield's sustainability values. Over time, we aim to make environmental responsibility a shared priority across our entire value chain.

Environmental health should be a shared responsibility between medical schemes and provider networks. The ultimate goal is to reduce disease burdens, improve community health, and lower claim volumes – benefits that indirectly calculates to the sustainability of a scheme.

**Measuring what matters**

Actual ESG progress requires measurability. While our current initiatives are in the early stages, we are building systems to track and report impact. Our print budget is being deliberately reduced to limit physical paper use; annual reports will include basic environmental performance data, and staff incentives and awareness campaigns will drive further improvement. Even simple tracking reflects tangible progress, such as reduced toner orders, lower paper procurement, or fewer courier costs. We are moving steadily toward a culture of data-driven accountability.

Environmental sustainability is no longer an add-on for healthcare. It's a core component of value-based care. Medshield's commitment is clear: we're transforming how we operate, engage, and lead – not because we must, but because it is the right thing to do. As we continue our ESG journey, we remain guided by purpose, backed by leadership, and driven by impact. A healthier environment means healthier members and a future worth investing in.

**FIN**

(744 words)

**EDITORS NOTES**

**FURTHER MEDIA INFORMATION AND INTERVIEW REQUESTS**

* Stone issues this release on behalf of the Medshield Medical Scheme.
* For media enquiries or interview requests, please contact Willem Eksteen, CEO of Stone or a media liaison member of the Stone team at [media@stone.consulting](mailto:media@stone.consulting) / 011 447 0168
* Alternatively, contact Lilané Swanepoel at Medshield at 010 597 4982 / [lilanes@medshield.co.za](mailto:lilanes@medshield.co.za)

**ABOUT KEVIN ARON, PRINCIPAL OFFICER OF MEDSHIELD MEDICAL SCHEME**

A qualified Chartered Accountant, Aron has a wealth of healthcare industry knowledge and is well-known in the industry. He started his career at South African Druggists, where he spent many years working in various financial and management roles within the Group, including stints at Mediscor and Medical Services Organisation, where he was Chief Operating Officer.  
  
After completing his MBA, Aron joined Medscheme in 2001, where he had a long and successful career, culminating in his appointment as Chief Executive Officer in 2014. Before joining Medshield, Aron consulted for various institutions in the healthcare industry, focusing on value-based healthcare delivery systems.

**MORE INFORMATION ON THE 2025 MEDSHIELD BENEFIT OPTIONS AND CONTRIBUTIONS**

Benefits and Contribution amendments are subject to CMS approval.

Please refer to the 2025 Product Page on the Medshield website at <https://medshield.co.za/>.

You can review the benefit adjustments, and value adds and download the 2025 benefit guides by visiting <https://medshield.co.za/2025-products/2025-benefit-options/> or by scanning the relevant QR code:

|  |  |
| --- | --- |
| **Benefit package and descriptor** | **QR code to view more detail** |
|  |  |
| **PremiumPlus** provides mature families and professionals with unlimited hospital cover in a hospital of their choice, with In-Hospital Medical Practitioner consultations and visits paid at 200% Medshield Private Tariff, and the freedom to manage daily healthcare expenses through a comprehensive Personal Savings Account and extended Above Threshold Cover. c | A qr code with a white background  Description automatically generated |
| **MediBonus** provides mature families and professionals with unlimited hospital cover in a hospital of their choice, with In-Hospital Medical Practitioner consultations and visits paid at 200% Medshield Private Tariff, and the independence to manage daily healthcare expenses through a substantial Day-to-Day Limit. | A qr code on a white background  Description automatically generated |
| **MediSaver** is perfect for independent individuals and young professionals thinking about expanding their families. MediSaver offers unlimited hospital cover in the Compact Hospital Network, with the freedom to manage daily healthcare expenses through a generous Personal Savings Account. | A qr code on a white background  Description automatically generated |
| **MediPlus** provides middle to upper-income families with complete healthcare cover for major medical and daily healthcare needs. Unlimited hospital cover is provided through a choice of two hospital networks, Prime or the value-focused Compact Hospital Network. Daily healthcare expenses are covered through a generous Day-to-Day Limit. Benefits are identical in both categories, Prime and Compact, with care coordination and doctor referral mandated on MediPlus Compact. | A qr code on a white background  Description automatically generated |
| **MediCore** is ideal for healthy individuals looking for comprehensive hospital cover, with daily healthcare expenses self-managed. This option offers unlimited hospital cover in the Compact Hospital Network, with In-Hospital Medical Practitioner consultations and visits paid at Medshield Private Tariff 200%. Day-to-day healthcare expenses are self-funded. | A qr code on a white background  Description automatically generated |
| **MediValue** is the ideal option for growing families. It offers affordable cover for major medical and daily healthcare needs. Unlimited hospital cover is provided through a choice of two hospital networks, Prime or the value-focused Compact Hospital Network. Daily healthcare expenses are covered through a sizeable Day-to-Day Limit. Benefits are identical on both options, MediValue Prime and MediValue Compact, with care coordination and doctor referral mandated on MediValue Compact. | A qr code with a white background  Description automatically generated |
| **MediPhila** is ideal for families seeking first-time access to affordable private medical cover. As a MediPhila member, you have full cover for Prescribed Minimum Benefit (PMB) treatment plus R1 million per family for non-PMB In-Hospital treatment in the MediPhila Hospital Network. Coupled with this is Day-to-Day cover for your essential daily healthcare needs. | A qr code on a white background  Description automatically generated |
| **MediCurve** If you are tech-savvy, young and healthy, then MediCurve is the ideal first-time option for you! MediCurve provides generous hospital cover in the MediCurve Hospital Network combined with unlimited virtual Family Practitioner consultations and essential optical and dental cover through network providers | A qr code on a white background  Description automatically generated |

**MORE ABOUT MEDSHIELD MEDICAL SCHEME**

* You never know when you or your family member/s may require medical care or treatment, and most importantly, whether you will have funds available to cover the costs. Medshield is a healthcare fund where all members contribute to the fund every month to cater for medical coverage should the need arise. Medshield is a healthcare fund where all members contribute towards the fund monthly to cater for medical cover should the need arise.
* Medshield has been in operation since 1968, making us one of the most experienced, knowledgeable, and reliable medical schemes in South Africa. Our extensive experience in the healthcare sector guides our understanding of our members' needs. Our excellent cover and benefits and the best quality systems and services have resulted in our exceptional size and strength.
* Each of our options offers affordably priced benefits. We continuously review and improve the range of benefits in each option to bring you what you need.
* We partner with our stakeholders to enable access to sustainable and **affordable quality healthcare** through innovative products and benefits.
* Our impeccable reputation of prompt payments to hospitals, doctors, pharmacies and other medical caregivers guarantees approval from service providers when you present your Medshield membership card.
* Our extensive partner networks place us in the perfect position to offer exceptionally competitive rates to our members.
* Medshield is well-represented throughout all nine provinces and provides seamless access to service providers in your area. Our geographical spread provides convenience if it becomes necessary for you to have a personal discussion with one of our experienced consultants. We also have a streamlined online claim submission system and immediate contact centre assistance, making it easier to manage your membership and claims from the convenience of your home or office.
* Another distinguishing factor is our extensive range of additional benefits and services. These benefits and services have been designed to give members additional support when needed, for instance, in an emergency or when suffering from a chronic or life-threatening condition.
* Compared with other medical schemes, our trustworthiness, impeccable history, and exceptional service guarantee that we come out tops!
* As the interface between the Scheme and our members, Medshield staff are the backbone of our customer service delivery. The successful delivery of service depends entirely on the calibre of our people.