**The future of medical schemes depends on technology, trust and transformation**

Kevin Aron, Principal Officer at Medshield Medical Scheme

**JOHANNESBURG - In an era where technology advances are transforming every aspect of our lives, accessing information about healthcare should be just as seamless and efficient. The complexities of dealing with a medical scheme can seem daunting, and technology can significantly reduce these complexities and improve access to the right information at the right time - imagine effortlessly managing your healthcare needs online, much like booking travel or managing your finances.**

We understand that medical aid members want clear, simple, and fast access to their benefits. They want to feel supported when they are unwell and before problems start, and most importantly, they want options that match their digital or face-to-face preferences.

**Improving efficiency while enhancing the member experience**

Most members contribute a significant portion of their monthly budget to their medical scheme. It's only fair that those contributions are used efficiently. The less we spend on administration, the more we can direct toward members' healthcare services. That's why Medshield has invested in digital systems that reduce costs and streamline operations. We have automated processes that integrate with communication channels and other digital tools to improve processing and overall efficiency. This allows us more time to focus on what matters most: caring for our members.

Medshield members now have more ways to engage with the Scheme beyond traditional phone calls or email correspondence. Our member mobile app and WhatsApp service channel allow members to access important information and services at their convenience 24/7. We launched our enhanced Medshield member app at the end of last year which resulted in a 20% increase in usage. We are continuously monitoring the uptake to ensure long-term value. Many members continue to supplement app use with calls to our call centre, suggesting that confidence in digital-only services is still developing.

Current development priorities include improving app functionality for automated hospital authorisations and chronic medication approvals. For example, members could input procedure reasons directly into the app, reducing the need to phone the contact centre. It has the potential to simplify a currently manual process. In addition, Medshield is exploring further digital service enhancements.

**Predicting and managing clinical risk**

Beyond operational and access improvements, Medshield proactively uses technology to manage clinical risk. By applying artificial intelligence and predictive modelling with clinical biomarkers, the Scheme identifies members who may be at risk of hospital admission within the next 3 to 6 months. Once these members are identified, the Scheme provides clinical support, including clinical coaching or referral to a general practitioner or specialist. The goal is to prevent unwarranted admissions, reduce the need for emergency care, and improve health outcomes for our members and their families.

Technology is also being used to identify members likely to be readmitted post-discharge, for example, due to wound infections. Early engagement helps to identify clinical risk, prevent complications and avoid unnecessary re-hospitalisation.

In addition, Medshield is piloting facial scan technology that can analyse up to 20 clinical health parameters from a person's facial image. Medshield is utilising this as a mass digital health screening tool to direct members to appropriate care to reduce high-cost episodes and to support earlier intervention.

**Behaviour change and lifestyle health**

Lifestyle-related diseases remain one of the most significant cost drivers for medical schemes. Conditions such as type 2 diabetes, high blood pressure, and obesity are closely linked to behaviours such as inactivity, poor diet, and unmanaged stress.

Medshield is working to address this through behaviour change programmes like [Medshield Mind](https://medshieldmind.co.za/) and [Medshield Movement](https://medshieldmovement.co.za/). These initiatives support members with educational materials, coaching, and practical advice for managing their health, including child and family-focused interventions.

One proof of concept currently underway has shown that members living with type 2 diabetes can reduce or stop medication with consistent lifestyle improvements while under medical supervision. This programme aims to empower members to improve their quality of life.

Interventions are tailored based on a member's clinical risk profile, ranging from low-touch digital education to personalised nurse coaching. Due to current regulations under the Medical Schemes Act, the Scheme cannot offer financial incentives for improved health outcomes. However, behaviour change remains a key focus area in chronic disease management.

**Remaining accessible beyond digital tools**

Although the demand for access to digital channels continues to increase, many members still prefer to meet in person. Medshield has made enhancements to our regional offices and walk-in centres and recently relocated our Cape Town and Durban branches after conducting a survey and engaging with members to understand their needs.

Looking ahead,the Scheme is reviewing its benefit design for the 2026 cycle with a strong focus on prevention. With one of the highest solvency ratios in the industry, Medshield is well-positioned to consider enhancements to its preventative benefits while aiming to limit contribution increases. Additional efforts are focused on predicting avoidable healthcare episodes and ensuring members are guided toward appropriate care earlier in their treatment journey.

In today's healthcare environment, members want more than just cover. They want easy access to support, whether online or in person, which helps them stay healthier for longer. Medshield adapts to these changing needs by using innovative technology, enhancing day-to-day processes, and proactively addressing health issues before they escalate. It's about making healthcare work better for real people in real life.

**FIN**

(872 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 / 011 447 0168
* Alternatively, contact Lilané Swanepoel at Medshield at 010 597 4982 / 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.