**Why climate change is reshaping health and healthcare funding**

Kevin Aron, Principal Officer at Medshield Medical Scheme

**JOHANNESBURG - When we consider the threats to our health, we tend to focus on the obvious: chronic illnesses, poor nutrition, or physical inactivity. However, another force is quietly accelerating health risks and driving up medical costs: climate change.**

At Medshield Medical Scheme, this is not just a theory. It is a pattern we see in our members' health and claims data. Climate change has moved from being an environmental concern to a direct threat to public health. And it demands a fast, strategic, and systemic response.

**Climate stress is fuelling health and cost crises**

Climate change amplifies acute and chronic health conditions and, we’re seeing a rise in climate-related conditions across both urban and rural member groups. In rural areas, health issues associated with the declining air quality and environmental exposure is fuelling claims for respiratory infections, tuberculosis, asthma, and bronchitis. In cities, extreme weather conditions, pollution, and economic stressors are resulting in anxiety, depression, and other mental health conditions.

It is not just a series of isolated trends. It's a signal that our healthcare system must evolve to address a new, climate-driven health landscape. Environmental factors like heat, pollution, and limited access to clean water and food make managing lifestyle diseases like diabetes, heart disease, and obesity even harder. The result includes rising claims, soaring costs, and poorer health outcomes.

**Our strategy: prevention first, with climate in mind**

At Medshield, we follow a prevention-first approach. Our managed care programmes are designed to detect and manage chronic conditions early; especially in high-risk environments where climate change adds pressure. We support vulnerable members through targeted coaching and early interventions. This is not just about managing costs. It is about delivering care that reflects the realities our members face every day.

**Tackling the health access gap**

Climate change disproportionately impacts vulnerable communities. Poorer regions, rural areas, and underserved populations bear the brunt of health crises driven by environmental stress. Within our regulatory framework, we support our members through targeted corporate social initiatives that aim to bridge access gaps, providing wellness screenings, lifestyle support, and access to cost-effective care through our designated provider networks.

As we advance, broader systemic change is needed. We support reforms that promote proactive outreach in vulnerable communities and drive social and environmental change across the entire healthcare value chain. Without this, climate change will continue to widen the access and outcomes gap and will deepen existing health inequalities.

**Technology as a catalyst**

Technology is central to building a climate-resilient healthcare model as it enables virtual consultations, digital claims, and communication tools that reduce paper usage and travel, thereby boosting both efficiency and environmental sustainability. Digital transformation and innovation play a dual role in our strategy. On one hand it reduces our operational footprint through virtual consultations, electronic claims and digital engagement channels, and on the other, it improves disease management.

We are also piloting AI-powered care management tools that help monitor and manage conditions such as diabetes, heart disease, and cataracts. These tools can flag early warning signs and recommend timely interventions, particularly for illnesses exacerbated by climate impacts.

Operationally, we've introduced WhatsApp-based support, enhanced the Medshield App, and rolled out hyper-automation in credit control and claims processing. These steps improve the member experience and make our operations leaner and greener.

**Building for resilience and long-term health**

As we integrate ESG (Environmental, Social, and Governance) principles into our operations, from benefit design to supplier selection, we are guided by a simple truth: healthier environments lead to healthier people. And healthier people strengthen and sustain medical schemes.

Yet across the industry, ESG is still too often treated as a compliance checklist. Regulatory barriers and the lack of a system-wide preventive care strategy have slowed meaningful progress. At Medshield, 2025 marks our first full year of ESG implementation. While we are still early in this journey, we believe small, smart actions, such as going paperless, digitising care, and enhancing wellness programmes, can drive meaningful change.

**Adapt or fall behind**

Climate change is not a future threat; it is a present and growing health crisis. Medical schemes have a choice: evolve or be left behind. At Medshield, we are taking action because in a warming world, protecting health is no longer optional. It's essential.

**A call to collaborate on systemic reform**

The health effects of climate change are real, rising, and unevenly distributed. The question facing us all, regulators, medical schemes, and policymakers, is whether we will adapt in time. Medical schemes can and should be part of the solution. However, we need a regulatory framework that empowers us to prevent, innovate, and act before climate-related illnesses become a national health emergency. At Medshield, we are committed to collaborating with regulators and public stakeholders alike to develop a healthcare system that is fit for the future - resilient, equitable, and responsive to the realities of a changing climate.

**FIN**

(791 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.