



**National  
HealthCare**

AFFORDABLE · RELIABLE

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**MEDICLUB™ PREMIER**

# OVERCOMING THE AFFORDABILITY HURDLE

Private healthcare access  
becomes a reality for employees  
of financial services firm

When a financial services company recorded a combined 54 sick days amongst their contact-centre staff base of 170 people in just a single month during one annual flu season, it was time for a change.



The company in question was **Zestlife**,  
based in the Western Cape

According to Sebastian Zoutendyk, one of the company's directors, not only was Zestlife looking to reduce the number of sick days but also wanted to improve overall health and wellness amongst employees. A practical and affordable solution was needed to provide employees with easy access to general practitioners to help contain healthcare risk.

This took place in 2018 well before the time of COVID-19, yet already at that time it was clear that the burden of improving accessibility within the South African private healthcare context rested squarely on the shoulders of employers.



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Zestlife had obtained costings of around R270 per employee per month, which would have amounted to an additional R550 800 per annum to provide healthcare cover for 170 employees. This cost structure was financially prohibitive and a better solution had to be found.

At this point, the **National HealthCare Group** was approached and provided a solution with a **total cost of R349 500 per annum, for the same benefits**. Because of the Group's reimbursement model, Zestlife ended up paying far less than what had originally been quoted.

**Dr Reinder Nauta, Chairman of National HealthCare Group** had indicated that making provision for **R155 per employee per month would be sufficient**. Zoutendyk expected it to be more. However, to the surprise of the Zestlife team it ended up costing around **R125 per employee per month only**.

Dr Nauta explains that the **marked cost difference** was made possible through a well-structured product combined with the National HealthCare Group's particular pay-as-you-use model, **which includes an 11 400-strong national, contracted network of general practitioners, pharmacies, radiologists, pathologists and other healthcare service providers** which was pivotal in terms of attaining affordability and outcomes.

The desired results achieved for Zestlife speak for themselves. **The private healthcare solution has decreased absenteeism from 32% to 21% for Zestlife while showing a marked increase in employee health and wellbeing between May 2019 and March 2020**. In addition, the company experienced **savings of around 31% per employee per month**, compared to the nearest competitor solution. **By December 2020 savings had further increased to 38%**.

Zoutendyk notes the access to primary healthcare through the National HealthCare Group network of GPs, pharmacists, dentists and pathologists is now a **highly valued employee benefit**. And by **ensuring that all staff members have easy access** to healthcare Zestlife is able to demonstrate concern for employee wellbeing.

**Everyone in the company - including those belonging to their own medical scheme benefits - are now on the National HealthCare product**, as it has proven to be of great benefit when medical savings accounts have been depleted.

Only when the employee or a member of their family **needs a doctor's consultation is Zestlife charged for a consultation**. A number of other corporates have adopted this employment benefit model and are seeing the return on investment it offers for a modest outlay that costs, on average, less than the employee's Unemployment Insurance Fund contribution.\*

Zoutendyk says that **more than two years later** and despite the additional challenges that the COVID-19 pandemic has brought about, the company **remains extremely happy with the service provided by the National HealthCare Group**.

\*Calculated as 2% of monthly minimum wage R3 760 = R75pm



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