



**National  
HealthCare**

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July 2021

**MEDICLUB™ ELITE**

# MEDICLUB™ ELITE CASE STUDY

**Win-win pilot programme  
delivers tangible benefits  
and solid savings**

A national credit management services organisation and call centre\*, which prides itself on its commitment and support to its employees, has put two South African healthcare management companies to the test as part of a 30-month long case study. The aim was to find a healthcare service provider who could not only deliver on price but also on service.

## **Making an informed decision**

Staff members of the company view access to healthcare as an important incentive, one that is earned after proving your mettle as part of the team. It therefore stood to reason that the ideal healthcare service provider would have to be every bit as committed to the physical and mental wellbeing of the company's staff as the company itself.

Considering this, the company opted to conduct a pilot programme, which saw 181 employees joining National HealthCare's MediClub™ Elite option at the beginning of the 30-month period, while the balance of the employees signed up for a similar service provided by one of the country's largest healthcare administrators.

## **Early wins**

The National HealthCare portion of the pilot programme showed great promise and after nine months the membership of the MediClub™ Elite option had grown to 469 employees. Twelve months into the study as many as 506 employees had been moved onto the National HealthCare product. Over the 12 months that followed this figure increased to 534.

While results were encouraging enough to ensure a 260% increase in members within nine months from the commencement of the pilot, a further study conducted between January and December 2020 – a period generally viewed as one of the most difficult in the history of healthcare – delivered savings of 18% on the part of National HealthCare Group.



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In addition, a survey probing member experience furthermore revealed that National HealthCare Group's service levels and overall product offering were every bit as good as that offered by the other service provider.



### Attractive savings

The average monthly cost for 534 beneficiaries using MediClub™ Elite was a highly affordable R187 when compared to R231 for beneficiaries using the competitor product. Over the 30 months of the study this equated to a saving of well over **R700 000 in membership fees alone.**

Just over thirty months after the start of the pilot programme, the Financial Director of the company made the decision to move all 1 540 employees of the company to National HealthCare's MediClub™ Elite option, thereby securing annual savings of well over **R800 000 in membership fees for the business.**

## Benefits in abundance

When unpacking the pilot study, several **pertinent points** come to the fore:



Apart from the cost savings achieved, **additional savings and synergies** were brought about for the client when National HealthCare Group introduced an Employee Assistance Programme (EAP) to its service offering, thereby obviating the need for a separate EAP service provider.



The National HealthCare Group's innovative **use of mobile communications and chat commerce technology**, which delivers healthcare to the palm of the hand using a mobile phone and a series of WhatsApp prompts to pinpoint potential healthcare issues, was an important and popular differentiator. This points to a demand for newer, highly sought-after healthcare products offering user-friendly, clear-cut healthcare solutions with a strong primary healthcare and technology bias and an emphasis on value for money and convenience. This is particularly important given the COVID-19 threat that has become part of our daily lives.



While the cost savings proved most attractive, National HealthCare's well established national provider network **comprising approximately 12 000 healthcare service providers** holds tremendous appeal for Nimble. The network, which offers a national footprint including contracted doctors, pharmacies, radiologists, and pathologists guarantees access to primary healthcare services anywhere in South Africa and was exactly what was needed by the client.



National HealthCare offered the client a **medical reimbursement account model**, which was underpinned by a low monthly administration fee and the provision of an initial float to cover the cost of medical claims. Thereafter, the client only had to settle the value of the monthly claims.



The full spectrum of healthcare benefits **including day-to-day primary care services**, screening and management of chronic diseases, diagnostics such as X-rays and blood tests, optometry, dentistry, and wellness management are provided as part of the MediClub™ Elite service offering.



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Monthly reports provided by the National HealthCare Group have **proved invaluable information to the client** in terms of outlining potential healthcare trends, claims patterns and possible problem areas.

### **The benefits of affordable access to good healthcare services**

When taking a bird's eye view of the claims experience over the 30 months of the study, it is evident that affordable access to good healthcare services has been of considerable importance to the employees of the company.

Commenting on the success of the pilot study, Dr Reinder Nauta, Executive Chairman of the National HealthCare Group, said that the hardships faced on the healthcare front during the COVID-19 pandemic, have prepared the ground for the introduction of several fundamental private sector initiatives aimed at providing cost efficient healthcare services to a far larger spectrum of the population.

Dr Nauta explains that while some of the more established healthcare administrators may find these changes hard to digest, newer entrants in the market are proving themselves as being more agile, innovative and better positioned to harness the many new opportunities that have opened up for well-balanced, more affordable healthcare products.

### **New healthcare models can make a tremendous difference**

He says the healthcare market has never been better placed for the introduction of new healthcare models that comprise a blend of first world healthcare delivery and systems appropriate for our country and its people.

With the National HealthCare Group's MediClub™ allowance model, which is underpinned by negotiated discounts on a wide range of healthcare services and a specially negotiated basket of services delivered by general practitioners, the history of medical cover in the lower segment of the market has been rewritten.

National HealthCare Group's **corporate client base has shown promising growth** in recent months, with this part of the company's business poised to surpass expectations.



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