NEWS ON MEDICAL SCHEMES

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Discovery to 'modify' advertisement regarding comprehensive cover

The Advertising Regulatory Board (ARB) instructed Discovery Health to modify its social media advertisement promoting "comprehensive chronic cover" to accurately qualify this statement. - *Business Day* (22 Nov 2023). This follows an official complaint to the ARB by a prominent SA businessman, Grant Pattison, former CEO of Massmart Holdings and Edcon.

"Pattison argued that the ad was deceptive because Discovery Health did not extend coverage to all chronic diseases, excluding some prevalent conditions such as depression, dementia, asthma, chronic anaemia, and hypertension." In its response to the ARB, Discovery Health explained that the term "comprehensive" referred to the benefits provided once individuals qualified for chronic cover and was not intended to imply coverage for most chronic

BHF turns up the legal heat on CMS and Minister

In August *Business Day* reported that the Board of Healthcare Funders (BHF) was threatening to take the Council for Medical Schemes (CMS) and Health Minister Joe Phaahla to court for defying a court order to produce documents related to low-cost benefit options.

The BHF accused the CMS and the Minister of blocking low-cost benefit options to make National Health Insurance more palatable.

"It has been more than seven years since the council began to develop a legal framework to enable medical schemes to offer low-cost benefit options exempt from providing the full, costly suite of benefits stipulated by law."

Health Squared trustees and consultants may still face sanctions

In August *Moneyweb* reported that the trustees of Health Squared Medical Scheme, which went into liquidation in August 2022, might still face penalties for alleged mismanagement and irregularities that contributed to its financial collapse."

"The scheme's downfall left approximately 13 000 members seeking alternative medical aid cover.

"The scheme's issues, including maladministration and irregular actions, were highlighted in a report by a provisional curator and affidavits supporting high

court applications by the CMS. The CMS alleged that the scheme's board of trustees attempted to evade regulatory intervention by applying for voluntary liquidation."