



# Financial Adviser Report

From: B7666 - J&Js Advisery Services Ltd

Period: January 2025 to May 2025

# DEMOGRAPHIC PROFILE



## TOTAL MEMBERSHIP

As of May 2025, your MarulaMed portfolio included 1 172 beneficiaries.

579	MAIN MEMBERS
208	ADULT DEPENDANTS
385	CHILD DEPENDANTS
1172	TOTAL BENEFICIARIES

A free child dependant means a child who is added to a member's plan without any additional monthly contribution.

Your portfolio has:

- 53 free child dependants
- 332 paying child dependants

## MEMBER AGE

The average age of your membership is 41,8 years. This is younger than the MarulaMed average member age of 52,7 years.

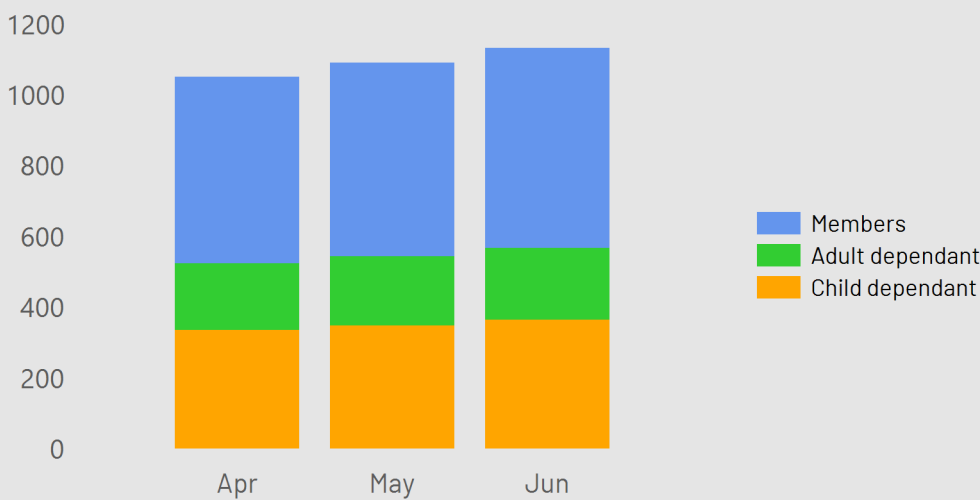
## FAMILY SIZE

The family size for your membership is 2,0. This is lower than the MarulaMed average family size of 2,1.

## CHRONICITY

10,8% of your beneficiary base is registered for chronic conditions. This is lower than MarulaMed's beneficiary base of 22,9%.

## BENEFICIARIES BY DEPENDANT TYPE



# DEMOGRAPHIC PROFILE



## PENSIONER RATIO

The pensioner ratio for your portfolio is 6,7% which is lower than MarulaMed's pensioner ratio.



## GENDER DISTRIBUTION

45,3% of your portfolio is male.  
54,7% of your portfolio is female



## COMMON OPTION

The majority (29,3%) of your portfolio is on Premier Care.



## NETWORK OPTION

79,9% of beneficiaries in your portfolio are on network plans. Network plans offer better value for money to members.

## CARE INTENSITY INDEX

The care intensity index is an index that measures how "care-intensive" members in your portfolio are. The higher the care intensity, the higher the member's claims.



LOW

78,3%



MEDIUM

12,3%



HIGH

7,7%

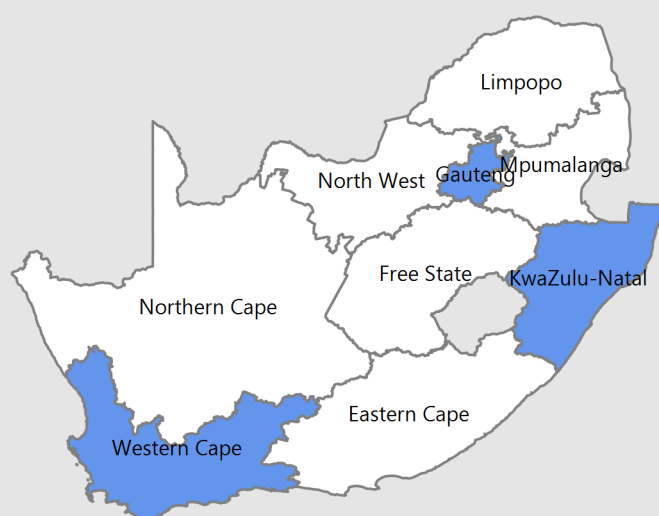


INTENSIVE

1,4%

Approximately 0,3% of your portfolio has not yet been determined

## BENEFICIARIES BY PROVINCE



Majority of your portfolio is based in:

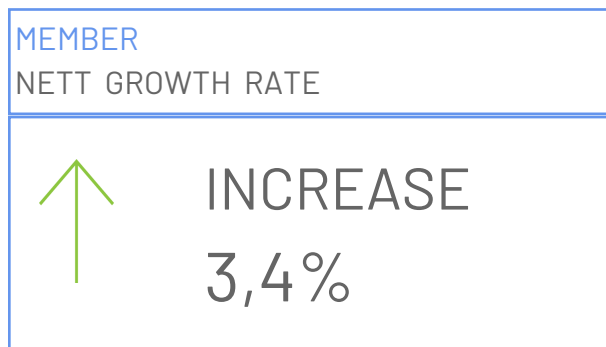
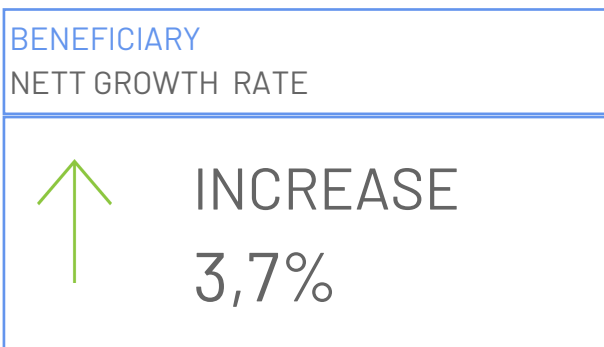
Gauteng

Western Cape

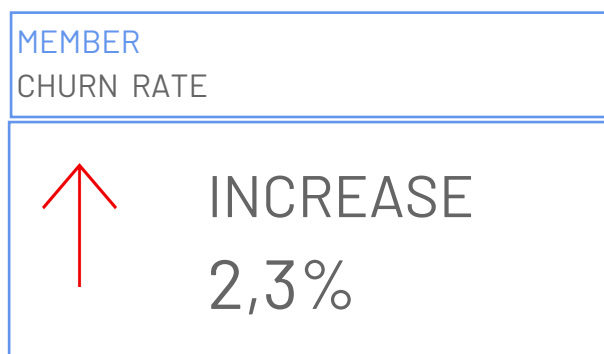
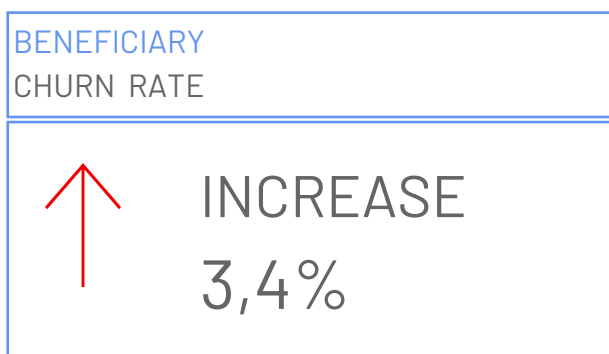
KwaZulu-Natal

## GROWTH AND RETENTION

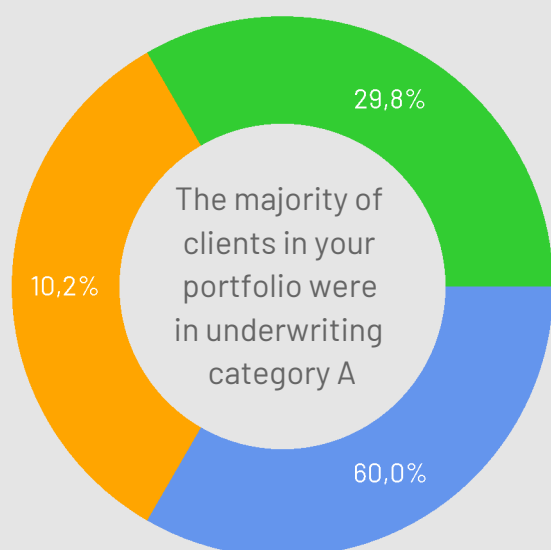
The nett growth rate indicates change in the number of people covered from your portfolio by MarulaMed for the period of January 2025 to May 2025.



The churn rate indicates the rate at which the total people covered from your portfolio are either dropping off or growing for the period of January 2025 to May 2025.



### ENROLMENTS BY UNDERWRITING CATEGORY



#### Underwriting category A

Clients who haven't belonged to a registered South African medical scheme for 90 days or more before joining MarulaMed.

#### Underwriting category B







Clients who belonged to a registered South African medical scheme for a continuous period of 24 months or less before joining MarulaMed and become MarulaMed members within 90 days of leaving their previous scheme.

#### Underwriting category C







Clients who belonged to a registered South African medical scheme for a continuous period of more than 24 months before joining MarulaMed and become MarulaMed members within 90 days of leaving their previous scheme.

# MEMBERSHIP SUMMARY

for the period January 2025 to May 2025

	 Student Care	 Standard Care	 Premier Care	 Premier+ Care	 Core Care	 Core+ Care
<b>Existing</b>						
Members	40	47	136	19	125	20
Adult dependants	0	2	66	8	59	6
Child dependants	0	3	102	11	117	19
Free child dependants	0	0	13	2	17	3
<b>Total beneficiaries</b>	<b>40</b>	<b>52</b>	<b>304</b>	<b>38</b>	<b>301</b>	<b>45</b>

Average member age	22,3	28	41	46,2	40,6	48,3
Average beneficiary age	22	28	30,5	34,3	29,3	31,7
Chronic ratio	5,0%	-	4,3%	18,4%	8,3%	15,6%
Pensioner ratio	0,0%	0,0%	3,3%	13,2%	4,7%	13,3%

	 Family Care	 Family+ Care	 BRONZE	 SILVER	 GOLD	 PLATINUM
<b>Existing</b>						
Members	35	43	34	22	13	-
Adult dependants	14	17	10	5	2	-
Child dependants	21	20	21	15	0	-
Free child dependants	0	0	2	3	0	-
<b>Total beneficiaries</b>	<b>70</b>	<b>80</b>	<b>65</b>	<b>42</b>	<b>15</b>	<b>-</b>

Average member age	47,3	46	53	59,7	80,9	-
Average beneficiary age	36,1	37,4	40,4	41,3	77,9	-
Chronic ratio	18,6%	23,8%	20,0%	31,0%	73,3%	-
Pensioner ratio	8,6%	8,8%	16,9%	19,0%	80,0%	-



# ENROLMENT SUMMARY

for the period January 2025 to May 2025



## Enrolments

Members	3	2	6	0	12	3
Adult dependants	0	0	5	0	5	1
Child dependants	0	0	8	1	15	4
Free child dependants	0	0	1	0	6	1
<b>Total beneficiaries</b>	<b>3</b>	<b>2</b>	<b>19</b>	<b>1</b>	<b>32</b>	<b>8</b>

Average member age	20,2	30,4	41,7	0	39	39,3
Average beneficiary age	20,2	30,4	27,1	0	24,2	26,5
Chronic ratio	66,7%	-	-	-	6,3%	-
Pensioner ratio	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%









## Enrolments







Members	2	3	-	1	-	-
Adult dependants	1	0	-	1	-	-
Child dependants	1	2	-	5	-	-
Free child dependants	0	0	-	2	-	-
<b>Total beneficiaries</b>	<b>4</b>	<b>5</b>	<b>-</b>	<b>7</b>	<b>-</b>	<b>-</b>







Average member age	49,3	39,4	-	42,8	-	-
Average beneficiary age	35,8	31,1	-	22	-	-
Chronic ratio	-	-	-	-	-	-
Pensioner ratio	0,0%	0,0%	-	0,0%	-	-







# TERMINATIONS SUMMARY

for the period January 2025 to May 2025

						
<b>Deceased</b>						
Members	-	-	-	-	-	-
Adult dependants	-	-	-	-	-	-
Child dependants	-	-	-	-	-	-
Free child dependants	-	-	-	-	-	-
<b>Total beneficiaries</b>	-	-	-	-	-	-

						
<b>Deceased</b>						
Members	-	-	-	-	-	-
Adult dependants	-	-	-	-	-	-
Child dependants	-	-	-	-	-	-
Free child dependants	-	-	-	-	-	-
<b>Total beneficiaries</b>	-	-	-	-	-	-

						
<b>Resigned</b>						
Members	-	1	6	1	2	-
Adult dependants	-	0	3	0	2	-
Child dependants	-	0	11	0	6	-
Free child dependants	-	0	1	0	2	-
<b>Total beneficiaries</b>	-	1	20	1	10	-

						
<b>Resigned</b>						
Members	1	1	1	-	-	-
Adult dependants	1	0	0	-	-	-
Child dependants	2	1	0	-	-	-
Free child dependants	0	0	0	-	-	-
<b>Total beneficiaries</b>	4	2	1	-	-	-

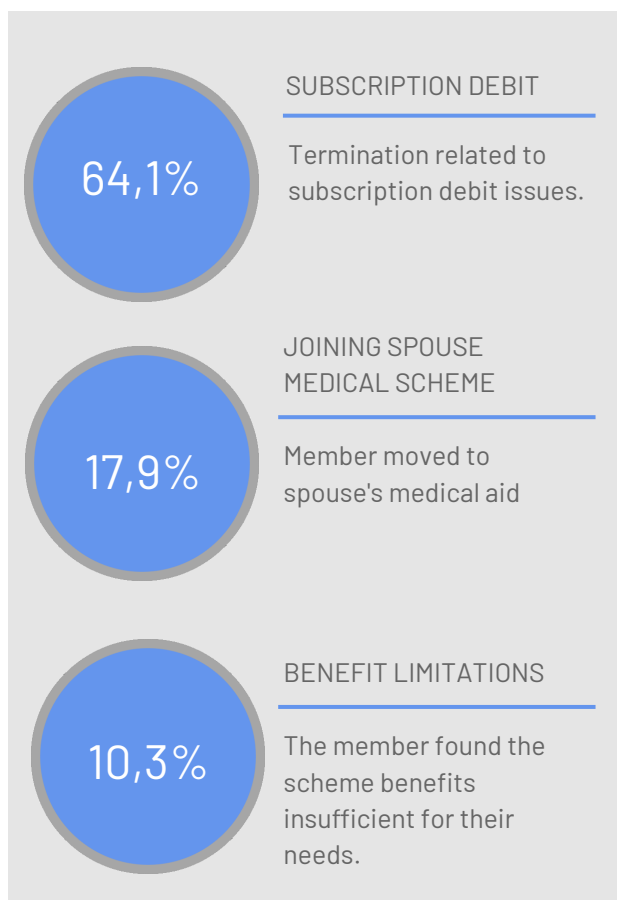
# RESIGNATION ANALYSIS

for the period January 2025 to May 2025

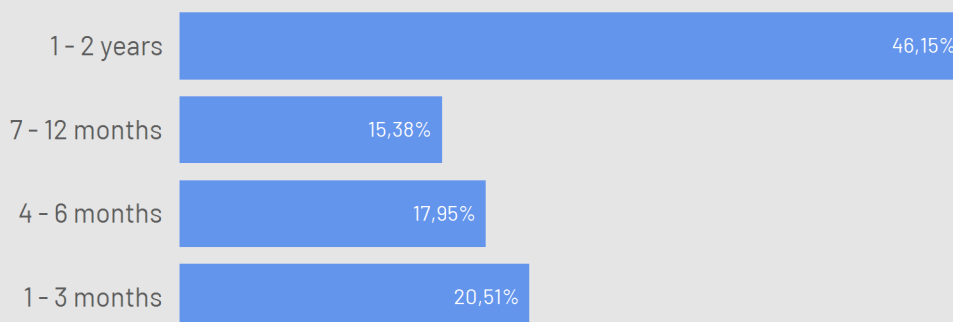
Majority (51,3%) of resignations, 20 out of a total of 39 beneficiaries were on the Premier Care option, and the average age of resigned beneficiaries was 23,1 years.

The chronic ratio for these resigned beneficiaries was , and the pensioner ratio of your portfolio's resigned beneficiaries is 0,0%.

The top 3 reasons for resigning from MarulaMed were (featured right):



## RESIGNATIONS BY TIME ON SCHEME

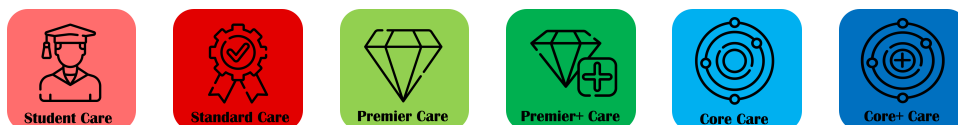


Majority of your resignations were from members that were on the scheme for 1 - 2 years



# PLAN MOVEMENTS

for the period January 2025 to May 2025

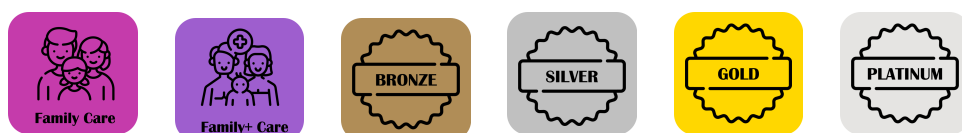


## Network movements

Move to a network plan	129	1000	-	985	-
Move from a network plan	-	2	-	2	-

## Other plan movements

Upgrade	-	-	-	2	-
Downgrade	-	2	-	-	-



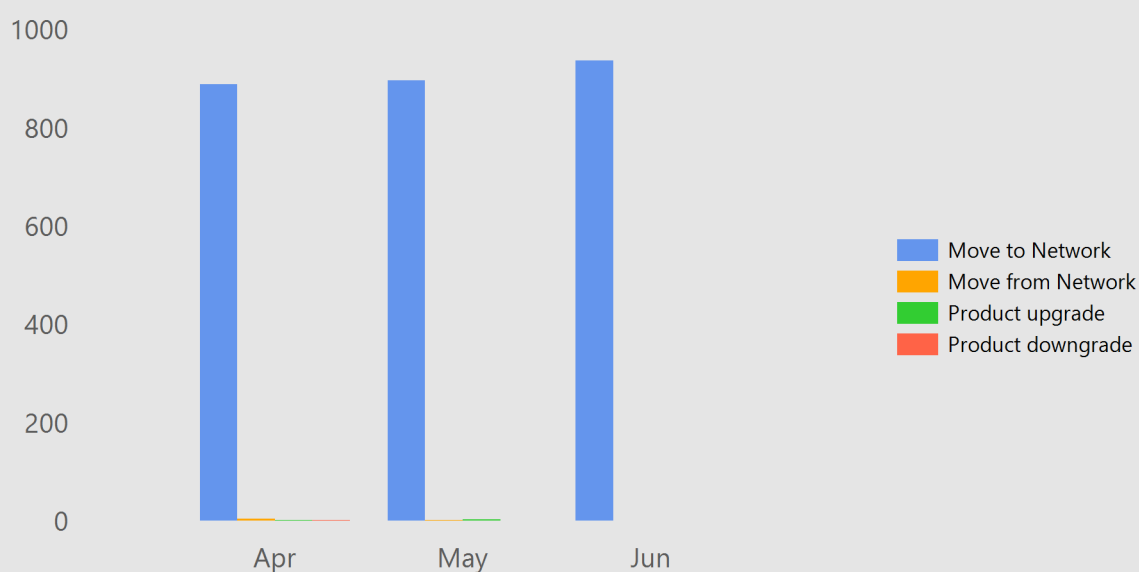
## Network movements

Move to a network plan	-	247	205	-	-
Move from a network plan	-	1	-	-	-

## Other plan movements

Upgrade	2	1	-	-	-
Downgrade	-	-	-	-	-

## PLAN MOVEMENTS BY TIME OF YEAR



# CLAIMS ANALYSIS

The risk claims ratio for the period January 2025 to May 2025 for your portfolio is lower than MarulaMed's claims ratio.

Plans with risk claims ratio **below** MarulaMed's claims ratio



Plans with risk claims ratio **above** MarulaMed's claims ratio



*\* Plans with coloured images belong to the above category.*

## CLAIMS BY SETTING



## TOP CLAIM AREAS

for the period January 2025 to May 2025



Pharmacies

**35,4%**

35,4% accounted for Pharmacies of your portfolio's claims.



Specialists

**26,1%**

26,1% accounted for Specialists of your portfolio's claims.



Hospitals

**22,1%**

22,1% accounted for Hospitals of your portfolio's claims.

## TOP CONDITIONS DIAGNOSED

Cardiovascular Diseases such as Coronary artery disease, cardiac failure, dysrhythmias, etc.

### Portfolio

27,9%

Lower incidence when compared to MarulaMed.

Essential (primary) Hypertension

### Portfolio

5,5%

Lower incidence when compared to MarulaMed.

Laboratory Examination

### Portfolio

4,1%

Lower incidence when compared to MarulaMed.

Mental health and psychiatric disorders such as depression, bipolar disorder, etc.

### Portfolio

2,1%

Lower incidence when compared to MarulaMed.

General Medical Examination

### Portfolio

1,9%

Lower incidence when compared to MarulaMed.

# FOCUS ON HOSPITALISATION

for the period January 2025 to May 2025

## AVERAGE COST PER ADMISSION



R 39 323

## AVERAGE LENGTH OF STAY



2,6 days

The average event cost of a hospital admission for beneficiaries on your portfolio is R 39 323. This is lower than the average event cost of a hospital admission for MarulaMed.

The average length of stay for a hospital admission for beneficiaries on your portfolio is 2,6 days. This is shorter than the average length of stay for MarulaMed (3,6 days).

## TOP HOSPITAL ADMISSIONS

### Pulmonary Oedema

8 days in hospital

R 183 451

### Traumatic Rupture Of Symphysis Pubis

10 days in hospital

R 183 034

### Fracture Of Acetabulum, Closed

12 days in hospital

R 135 693

### Other Retinal Detachments

1 days in hospital

R 102 091

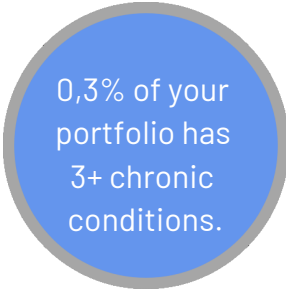
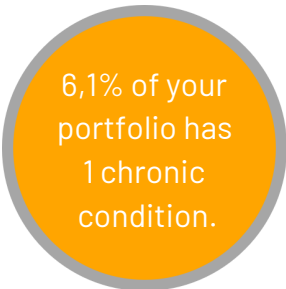
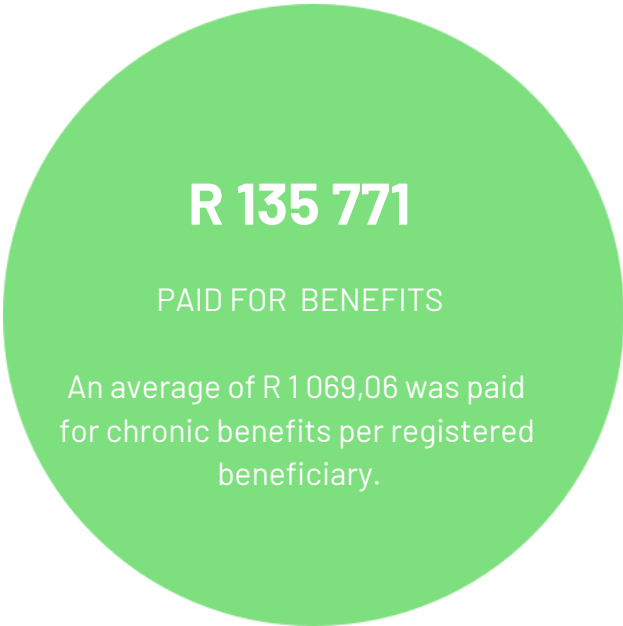
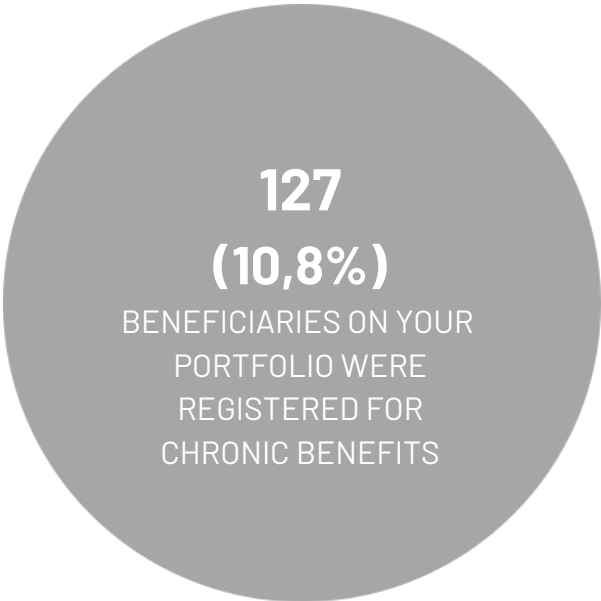
### Malignant Neoplasm Of Rectum

6 days in hospital

R 87 704

# FOCUS ON CHRONIC UTILISATION

for the period January 2025 to May 2025



## TOP CHRONIC CONDITIONS



Hypertension  
64,6%



Hyperlipidaemia  
29,1%



Diabetes Mellitus Type 2  
15,7%

## TOP MARULAMED CHRONIC CONDITIONS



Hypertension



Hyperlipidaemia

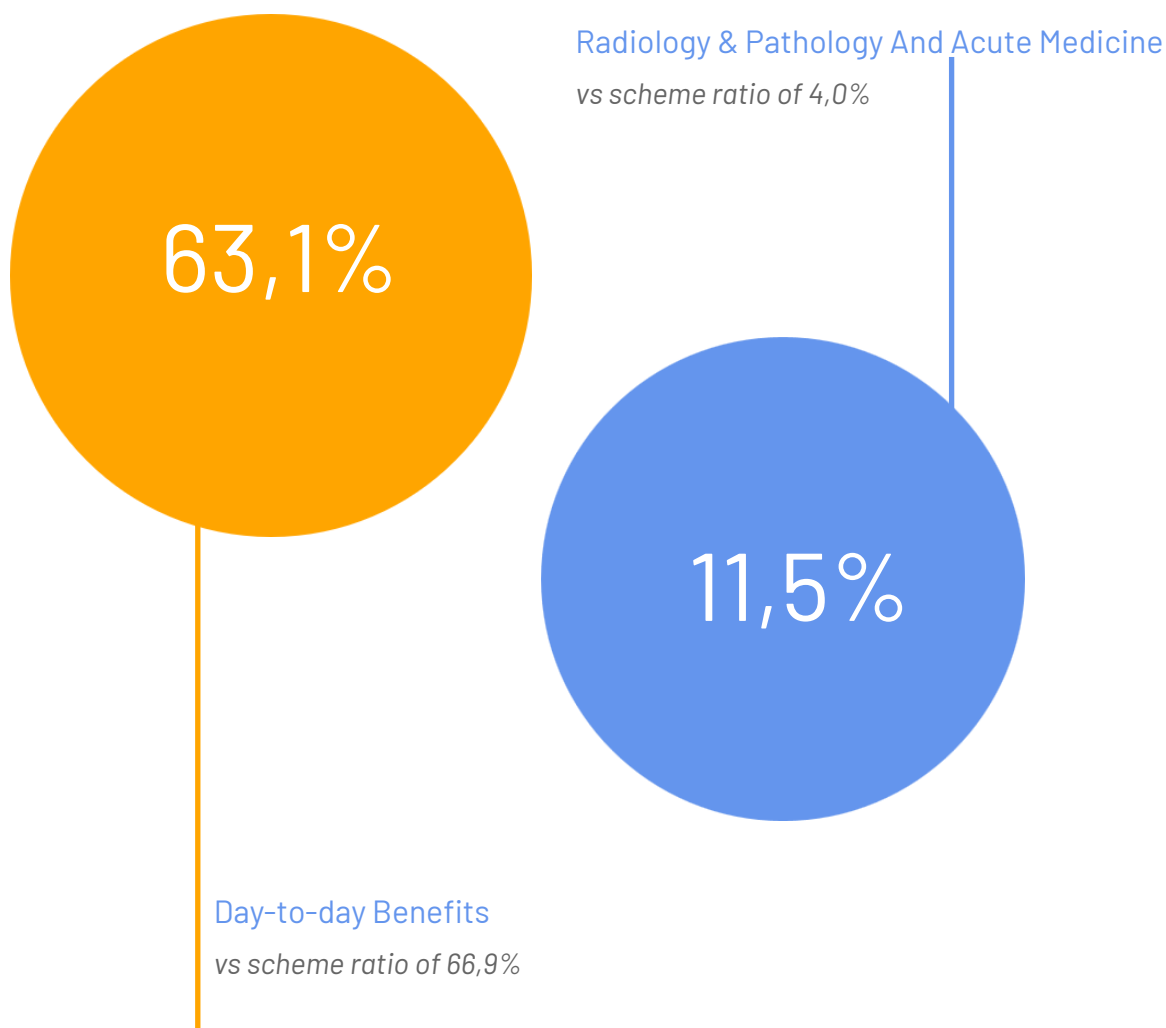


Diabetes Mellitus Type 2

# FOCUS ON PREVENTATIVE CARE

for the period January 2025 to May 2025

## TOP BENEFITS UTILISED



## OTHER PREVENTATIVE BENEFITS

### Preventive Care: Flu Immunisation

Portfolio utilisation	Scheme utilisation
7,3%	15,6%

### Over-the-counter Medicine Family Maximum

Portfolio utilisation	Scheme utilisation
6,7%	3,4%

### Prev Care: Paediatric Consultations

Portfolio utilisation	Scheme utilisation
5,6%	2,5%



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