



Financial Adviser Report

From: B8233 - Nguni Advisers Pty Ltd

Period: January 2025 to May 2025

DEMOGRAPHIC PROFILE



TOTAL MEMBERSHIP

As of May 2025, your MarulaMed portfolio included 3 224 beneficiaries.

1429	MAIN MEMBERS
693	ADULT DEPENDANTS
1102	CHILD DEPENDANTS
3224	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:

- 98 free child dependants
- 1004 paying child dependants

MEMBER AGE

The average age of your membership is 45,4 years. This is younger than the MarulaMed average member age of 52,7 years.

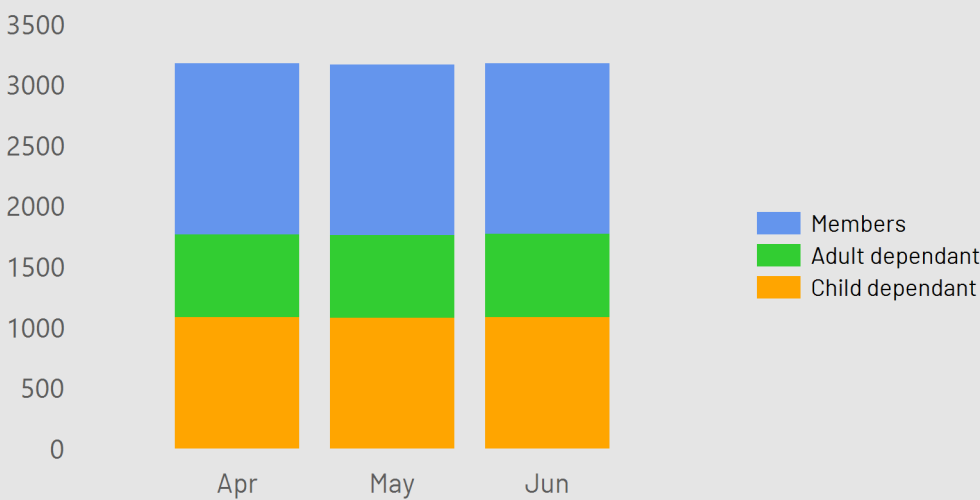
FAMILY SIZE

The family size for your membership is 2,3. This is higher than the MarulaMed average family size of 2,1.

CHRONICITY

14,5% 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 7,9% which is lower than MarulaMed's pensioner ratio.



GENDER DISTRIBUTION

46,3% of your portfolio is male.
53,7% of your portfolio is female



COMMON OPTION

The majority (30,6%) of your portfolio is on Premier Care.



NETWORK OPTION

69,2% 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

72,8%



MEDIUM

13,4%



HIGH

10,6%

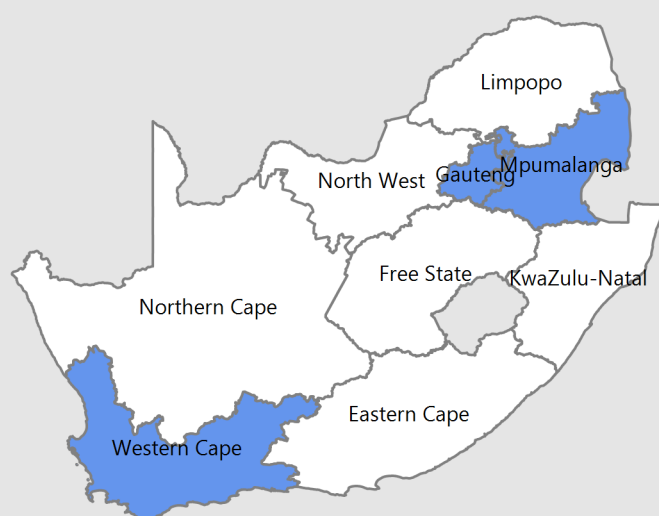


INTENSIVE

2,9%

Approximately 0,2% of your portfolio has not yet been determined

BENEFICIARIES BY PROVINCE

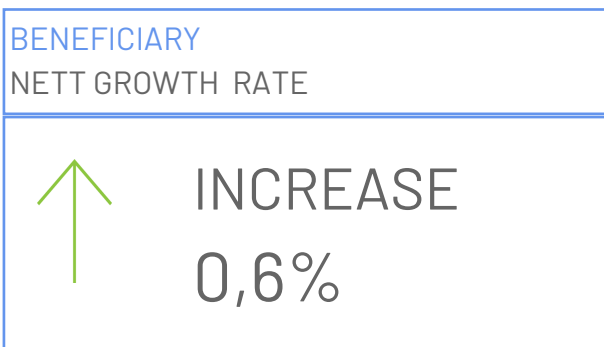


Majority of your portfolio is based in:

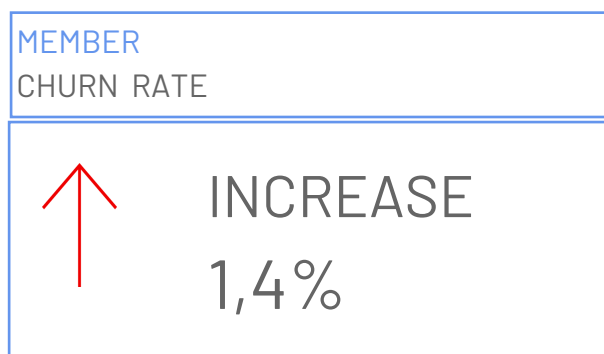
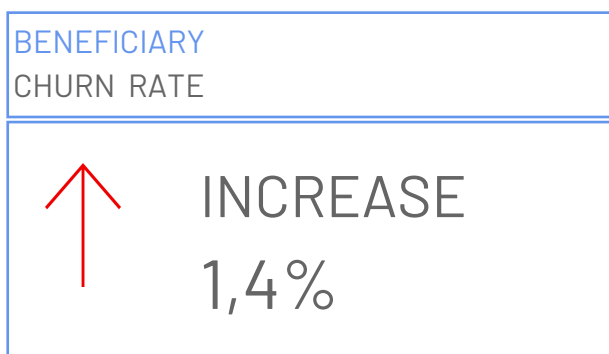
Gauteng
Western Cape
Mpumalanga

GROWTH AND RETENTION

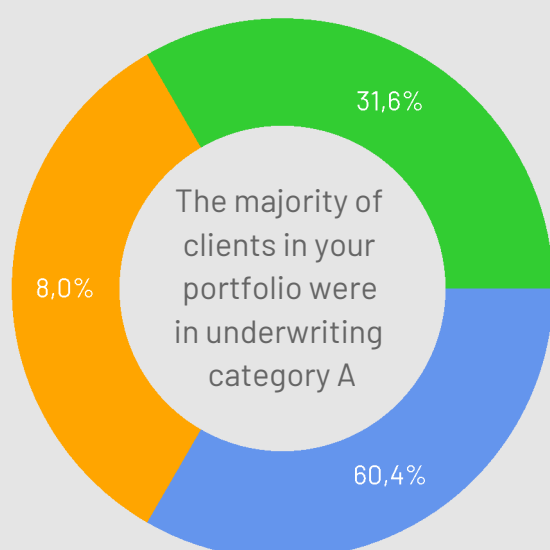
The nett growth rate indicates change in the number of people covered from your portfolio by MarulaMed for the period of January 2025 to May 2025.



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
Existing						
Members	52	65	409	72	276	61
Adult dependants	0	4	226	33	153	28
Child dependants	0	1	313	47	301	55
Free child dependants	0	0	29	6	30	9
Total beneficiaries	52	70	948	152	730	144

Average member age	22,1	29	46,5	52,5	42,8	47,2
Average beneficiary age	22	29	34,7	39,3	29,6	32,9
Chronic ratio	-	2,9%	9,1%	17,8%	11,1%	19,4%
Pensioner ratio	0,0%	1,4%	6,9%	16,4%	4,1%	6,9%

	 Family Care	 Family+ Care	 BRONZE	 SILVER	 GOLD	 PLATINUM
Existing						
Members	198	81	81	76	13	1
Adult dependants	99	39	35	49	5	1
Child dependants	169	42	60	70	1	0
Free child dependants	0	0	8	12	0	0
Total beneficiaries	466	162	176	195	19	2

Average member age	48	42,7	51,9	57	67,7	67
Average beneficiary age	35,2	34	38,6	39,3	65,4	67,3
Chronic ratio	18,2%	19,1%	26,1%	29,7%	73,7%	50,0%
Pensioner ratio	7,3%	7,4%	13,6%	16,9%	47,4%	100,0%

ENROLMENT SUMMARY

for the period January 2025 to May 2025



Enrolments

Members	1	1	11	-	5	-
Adult dependants	0	0	6	-	4	-
Child dependants	0	0	6	-	9	-
Free child dependants	0	0	1	-	1	-
Total beneficiaries	1	1	23	-	18	-

Average member age	20,6	25,3	47,8	-	36,6	-
Average beneficiary age	20,6	25,3	41,1	-	21,1	-
Chronic ratio	-	-	8,7%	-	-	-
Pensioner ratio	0,0%	0,0%	21,7%	-	0,0%	-









Enrolments







Members	2	2	2	0	-	-
Adult dependants	1	0	0	0	-	-
Child dependants	3	4	5	1	-	-
Free child dependants	0	0	0	0	-	-
Total beneficiaries	6	6	7	1	-	-







Average member age	32,9	32,7	47	0	-	-
Average beneficiary age	18,9	12,8	21,7	0	-	-
Chronic ratio	-	-	-	-	-	-
Pensioner ratio	0,0%	0,0%	0,0%	0,0%	-	-







TERMINATIONS SUMMARY

for the period January 2025 to May 2025

						
Deceased						
Members	-	-	-	-	1	-
Adult dependants	-	-	-	-	0	-
Child dependants	-	-	-	-	0	-
Free child dependants	-	-	-	-	0	-
Total beneficiaries	-	-	-	-	1	-

						
Deceased						
Members	-	-	-	-	-	-
Adult dependants	-	-	-	-	-	-
Child dependants	-	-	-	-	-	-
Free child dependants	-	-	-	-	-	-
Total beneficiaries	-	-	-	-	-	-

						
Resigned						
Members	-	-	7	2	4	1
Adult dependants	-	-	2	0	5	0
Child dependants	-	-	7	0	4	0
Free child dependants	-	-	1	0	1	0
Total beneficiaries	-	-	16	2	13	1

						
Resigned						
Members	0	3	1	1	-	-
Adult dependants	0	1	1	1	-	-
Child dependants	1	2	0	1	-	-
Free child dependants	0	0	0	0	-	-
Total beneficiaries	1	6	2	3	-	-

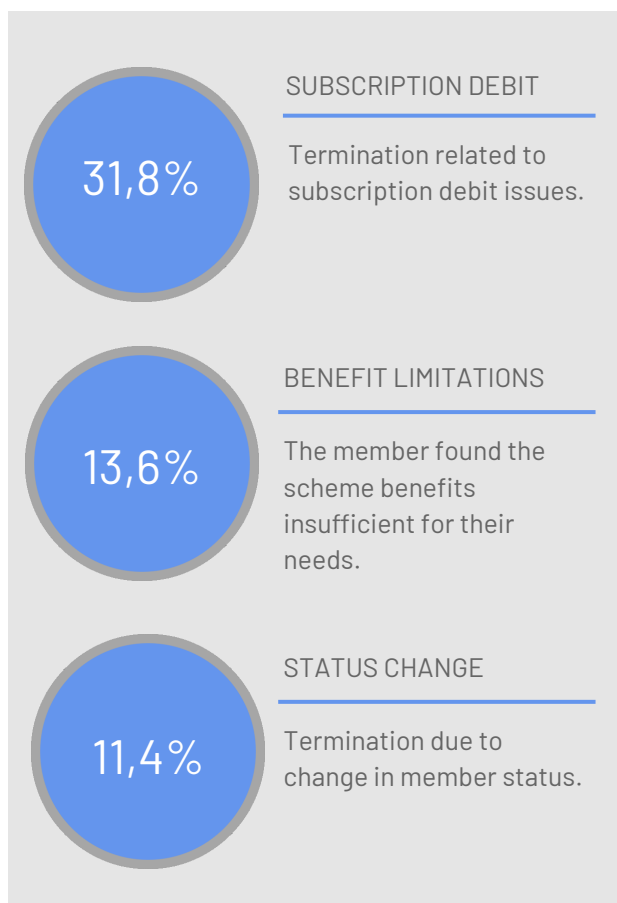
RESIGNATION ANALYSIS

for the period January 2025 to May 2025

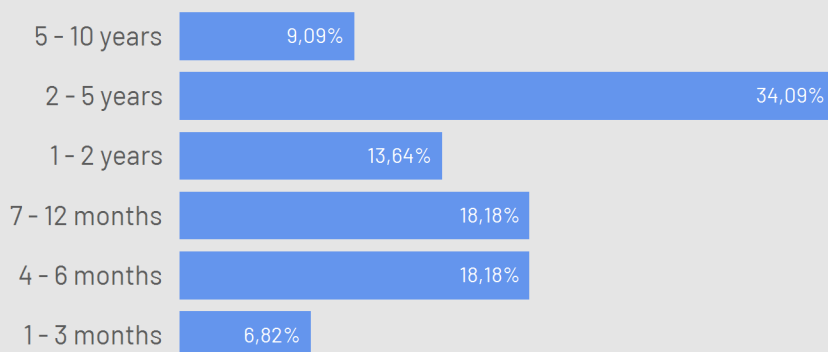
Majority (36,4%) of resignations, 16 out of a total of 44 beneficiaries were on the Premier Care option, and the average age of resigned beneficiaries was 31,6 years.

The chronic ratio for these resigned beneficiaries was 13,6%, and the pensioner ratio of your portfolio's resigned beneficiaries is 6,8%.

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



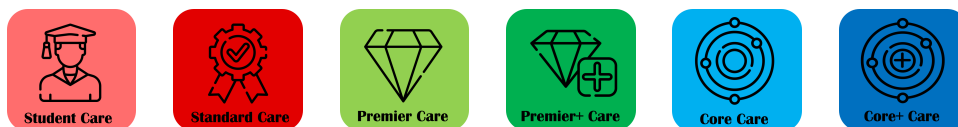
RESIGNATIONS BY TIME ON SCHEME



Majority of your resignations were from members that were on the scheme for 2 - 5 years

PLAN MOVEMENTS

for the period January 2025 to May 2025

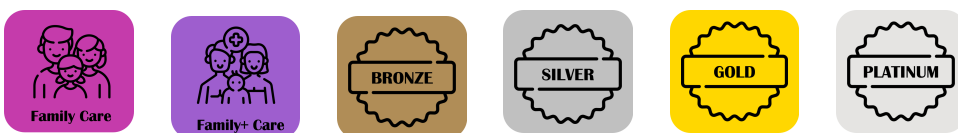


Network movements

Move to a network plan	183	2994	-	2298	-
Move from a network plan	-	-	2	6	2

Other plan movements

Upgrade	-	-	2	10	2
Downgrade	-	-	-	-	-



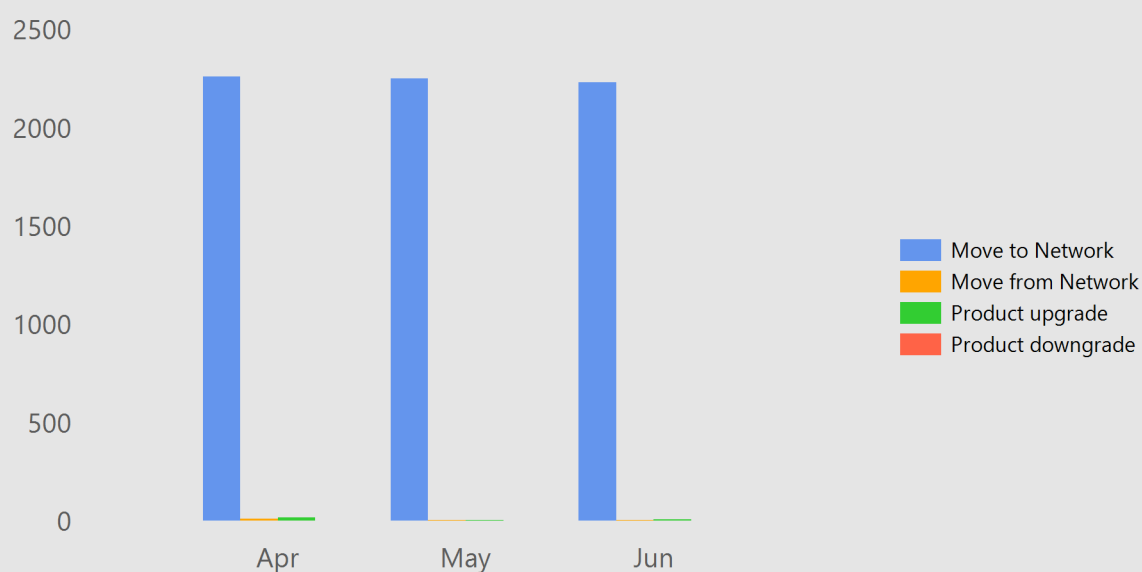
Network movements

Move to a network plan	-	519	546	-	-
Move from a network plan	2	-	-	6	-

Other plan movements

Upgrade	2	-	-	8	4
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 67 096

AVERAGE LENGTH OF STAY



3,4 days

The average event cost of a hospital admission for beneficiaries on your portfolio is R 67 096. 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 3,4 days. This is shorter than the average length of stay for MarulaMed (3,6 days).

TOP HOSPITAL ADMISSIONS

Acute Respiratory Failure; Type Unspecified

50 days in hospital

R 1 433 598

Urinary Tract Infection, Site Not Specified

40 days in hospital

R 830 759

Megacolon, Not Elsewhere Classified

35 days in hospital

R 758 535

Transient Tachypnoea Of Newborn

38 days in hospital

R 753 721

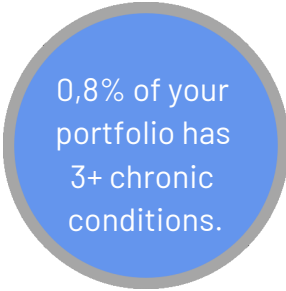
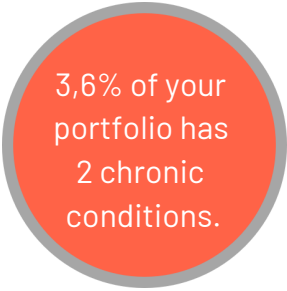
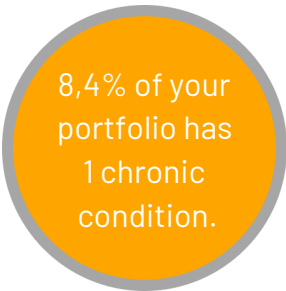
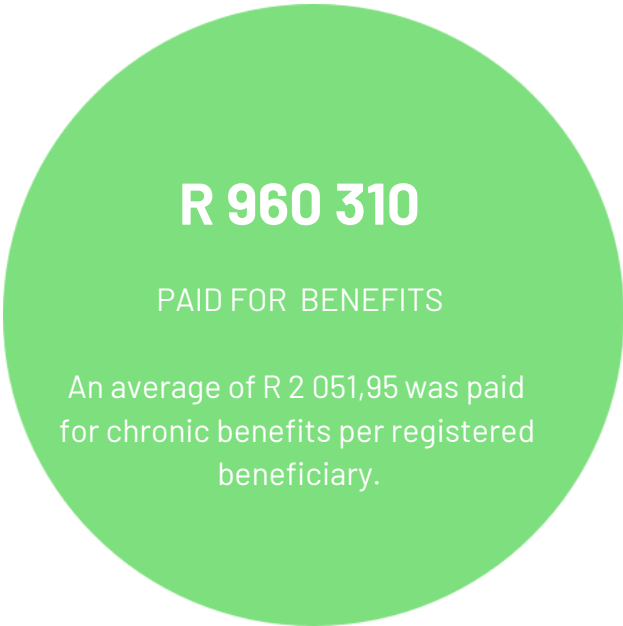
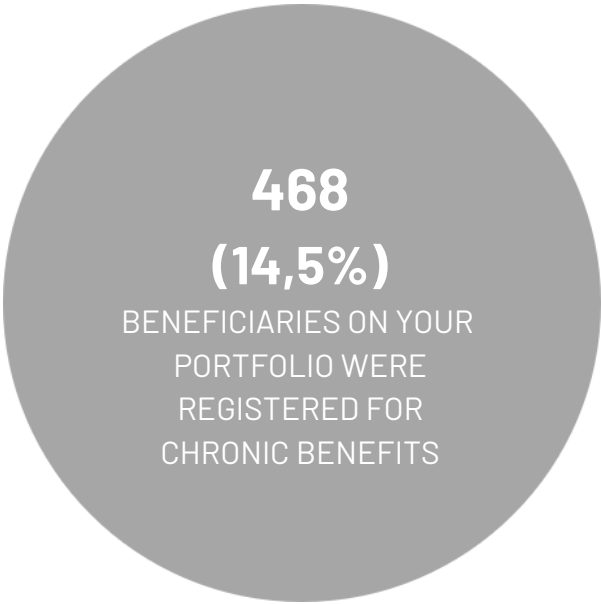
Sepsis Due To Staphylococcus Aureus

30 days in hospital

R 735 135

FOCUS ON CHRONIC UTILISATION

for the period January 2025 to May 2025



TOP CHRONIC CONDITIONS



Hypertension
60,3%



Hyperlipidaemia
27,6%



Hypothyroidism
17,1%

TOP MARULAMED CHRONIC CONDITIONS



Hypertension



Hyperlipidaemia

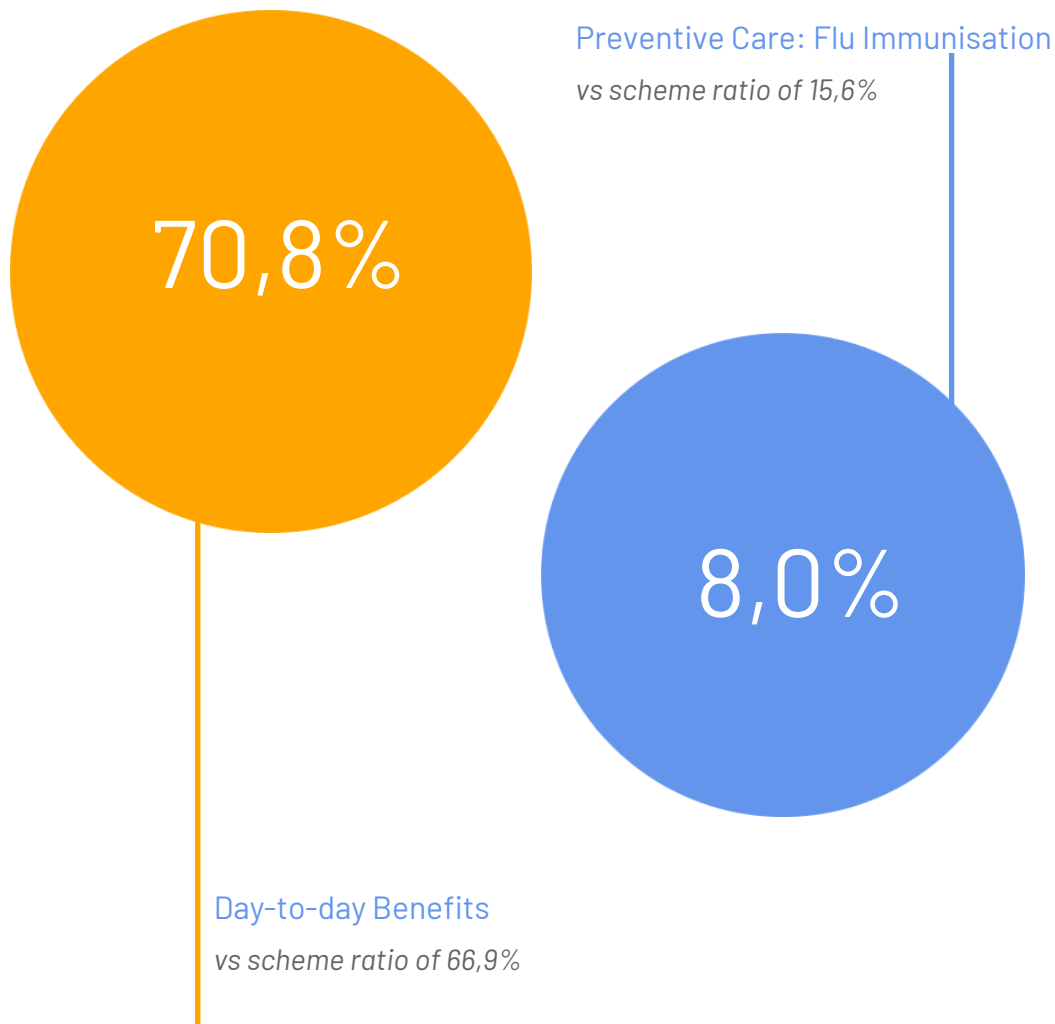


Diabetes Mellitus Type 2

FOCUS ON PREVENTATIVE CARE

for the period January 2025 to May 2025

TOP BENEFITS UTILISED



OTHER PREVENTATIVE BENEFITS

Radiology & Pathology And Acute Medicine

Portfolio utilisation	Scheme utilisation
5,8%	4,0%

Prev Care: Paediatric Consultations

Portfolio utilisation	Scheme utilisation
5,0%	2,5%

Care Extend: Additional Gp Consultation

Portfolio utilisation	Scheme utilisation
4,8%	6,1%

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