



# Financial Adviser Report

From: B6356 - Duraco Pty Ltd

Period: January 2025 to May 2025

# DEMOGRAPHIC PROFILE



## TOTAL MEMBERSHIP

As of May 2025, your MarulaMed portfolio included 9 118 beneficiaries.

4190	MAIN MEMBERS
1814	ADULT DEPENDANTS
3114	CHILD DEPENDANTS
<b>9118</b>	<b>TOTAL BENEFICIARIES</b>

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

Your portfolio has:

- 304 free child dependants
- 2810 paying child dependants

## MEMBER AGE

The average age of your membership is 49 years. This is younger than the MarulaMed average member age of 52,7 years.

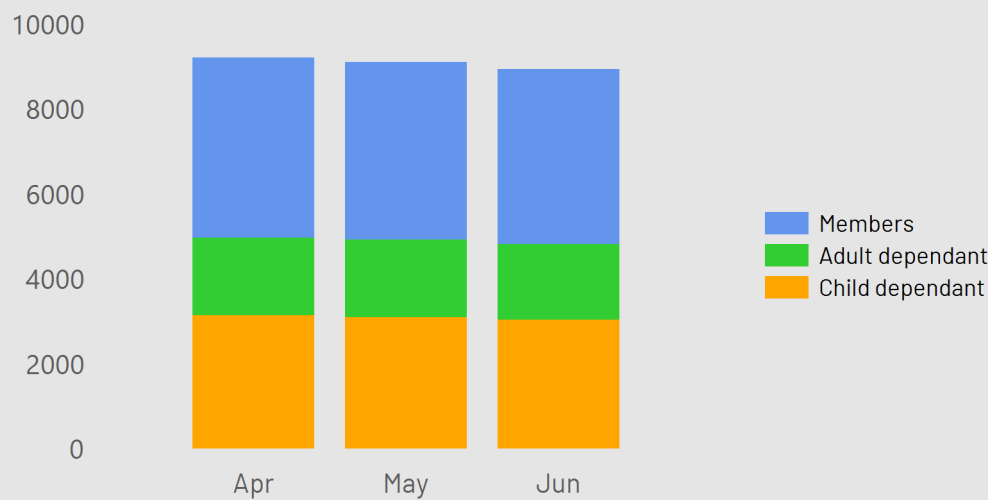
## FAMILY SIZE

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

## CHRONICITY

14,8% 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 11,4% which is lower than MarulaMed's pensioner ratio.



## GENDER DISTRIBUTION

45,9% of your portfolio is male.  
54,1% of your portfolio is female



## COMMON OPTION

The majority (32,5%) of your portfolio is on Premier Care.



## NETWORK OPTION

64,7% 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

75,1%



MEDIUM

12,9%



HIGH

9,3%

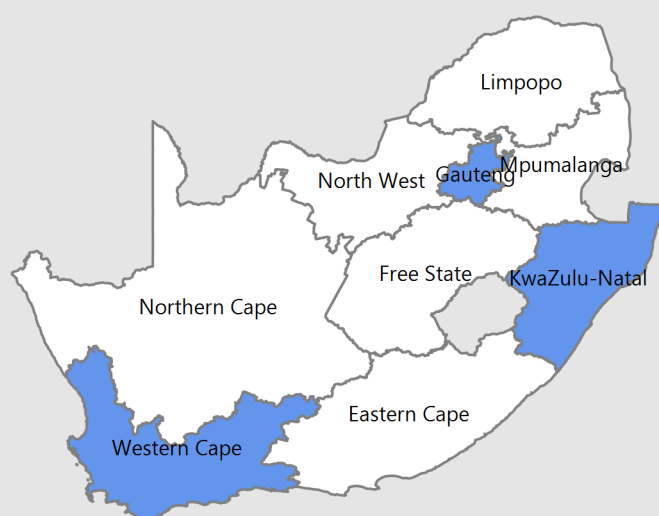


INTENSIVE

2,6%

Approximately 0,1% 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.

BENEFICIARY	
NETT GROWTH RATE	
↓	DECREASE -1,6%

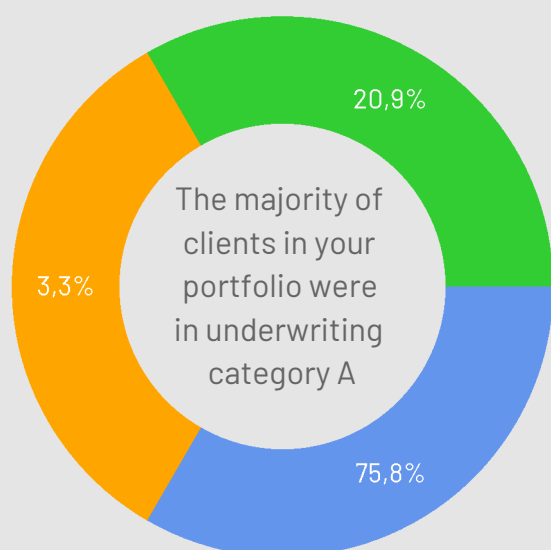
MEMBER	
NETT GROWTH RATE	
↓	DECREASE -1,5%

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.

BENEFICIARY	
CHURN RATE	
↑	INCREASE 2,0%

MEMBER	
CHURN RATE	
↑	INCREASE 1,9%

### 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

						
<b>Existing</b>						
Members	112	557	1210	264	646	234
Adult dependants	0	56	646	132	334	99
Child dependants	0	10	1006	244	631	184
Free child dependants	0	0	136	35	74	25
<b>Total beneficiaries</b>	<b>112</b>	<b>623</b>	<b>2862</b>	<b>640</b>	<b>1611</b>	<b>517</b>

Average member age	22,2	47	50,6	52	49,2	51,5
Average beneficiary age	22	47	36,6	36,2	34,2	36,8
Chronic ratio	3,6%	17,0%	11,8%	14,4%	13,5%	17,4%
Pensioner ratio	0,0%	24,1%	12,3%	12,7%	9,6%	11,4%

						
<b>Existing</b>						
Members	714	130	108	105	13	2
Adult dependants	358	50	50	44	6	1
Child dependants	696	69	106	80	1	0
Free child dependants	0	0	12	6	0	0
<b>Total beneficiaries</b>	<b>1768</b>	<b>249</b>	<b>264</b>	<b>229</b>	<b>20</b>	<b>3</b>

Average member age	48,6	51,6	52,9	53,9	62,8	80,7
Average beneficiary age	33,6	40	36,7	39,4	60,1	79,5
Chronic ratio	15,7%	24,1%	24,2%	26,6%	60,0%	100,0%
Pensioner ratio	6,5%	16,1%	9,8%	12,2%	45,0%	100,0%



# ENROLMENT SUMMARY

for the period January 2025 to May 2025



## Enrolments

Members	4	2	8	-	-	0
Adult dependants	0	0	6	-	-	0
Child dependants	0	0	11	-	-	2
Free child dependants	0	0	6	-	-	0
<b>Total beneficiaries</b>	<b>4</b>	<b>2</b>	<b>25</b>	<b>-</b>	<b>-</b>	<b>2</b>

Average member age	20,8	45,8	52,6	-	-	0
Average beneficiary age	20,8	45,8	33,7	-	-	0
Chronic ratio	-	-	-	-	-	-
Pensioner ratio	0,0%	0,0%	20,0%	-	-	0,0%









## Enrolments







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







Average member age	38,4	38,8	0	-	-	-
Average beneficiary age	26,3	20,4	0,1	-	-	-
Chronic ratio	-	-	-	-	-	-
Pensioner ratio	0,0%	0,0%	0,0%	-	-	-







# TERMINATIONS SUMMARY

for the period January 2025 to May 2025

						
<b>Deceased</b>						
Members	-	-	-	-	0	-
Adult dependants	-	-	-	-	1	-
Child dependants	-	-	-	-	0	-
Free child dependants	-	-	-	-	0	-
<b>Total beneficiaries</b>	-	-	-	-	1	-

						
<b>Deceased</b>						
Members	1	-	-	-	-	-
Adult dependants	0	-	-	-	-	-
Child dependants	0	-	-	-	-	-
Free child dependants	0	-	-	-	-	-
<b>Total beneficiaries</b>	1	-	-	-	-	-

						
<b>Resigned</b>						
Members	5	22	23	5	10	4
Adult dependants	0	2	15	3	5	1
Child dependants	0	0	40	3	13	2
Free child dependants	0	0	8	0	2	0
<b>Total beneficiaries</b>	5	24	78	11	28	7

						
<b>Resigned</b>						
Members	5	3	-	1	-	-
Adult dependants	4	0	-	1	-	-
Child dependants	9	1	-	2	-	-
Free child dependants	0	0	-	0	-	-
<b>Total beneficiaries</b>	18	4	-	4	-	-

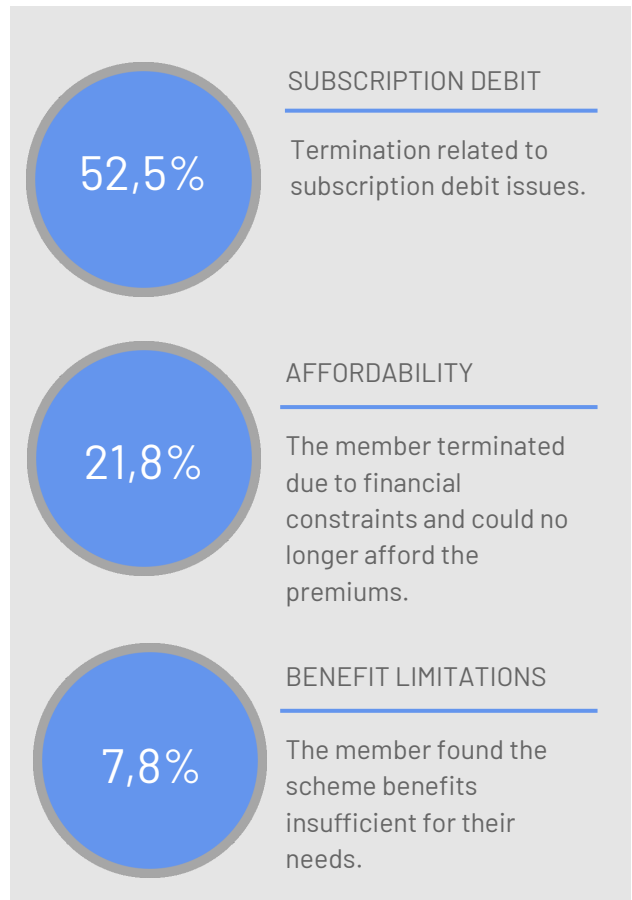
# RESIGNATION ANALYSIS

for the period January 2025 to May 2025

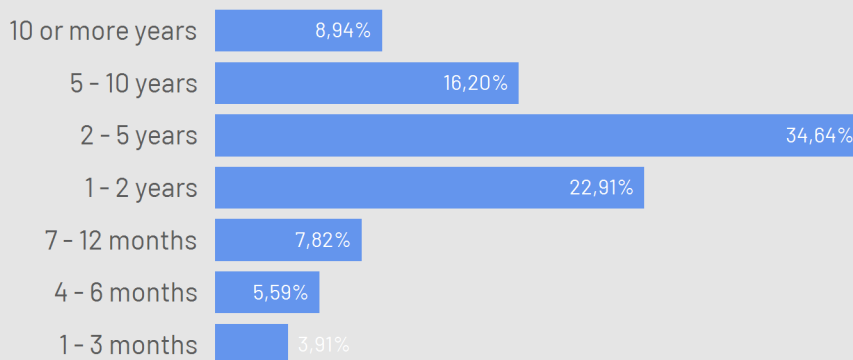
Majority (43,6%) of resignations, 78 out of a total of 179 beneficiaries were on the Premier Care option, and the average age of resigned beneficiaries was 30,7 years.

The chronic ratio for these resigned beneficiaries was 10,6%, and the pensioner ratio of your portfolio's resigned beneficiaries is 7,3%.

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



Student Care



Standard Care



Premier Care



Premier+ Care



Core Care



Core+ Care

## Network movements

Move to a network plan	390	9080	-	4944	-
Move from a network plan	-	-	11	6	6

## Other plan movements

Upgrade	-	-	11	6	8
Downgrade	-	-	-	9	-



Family Care



Family+ Care



BRONZE



SILVER



GOLD



PLATINUM

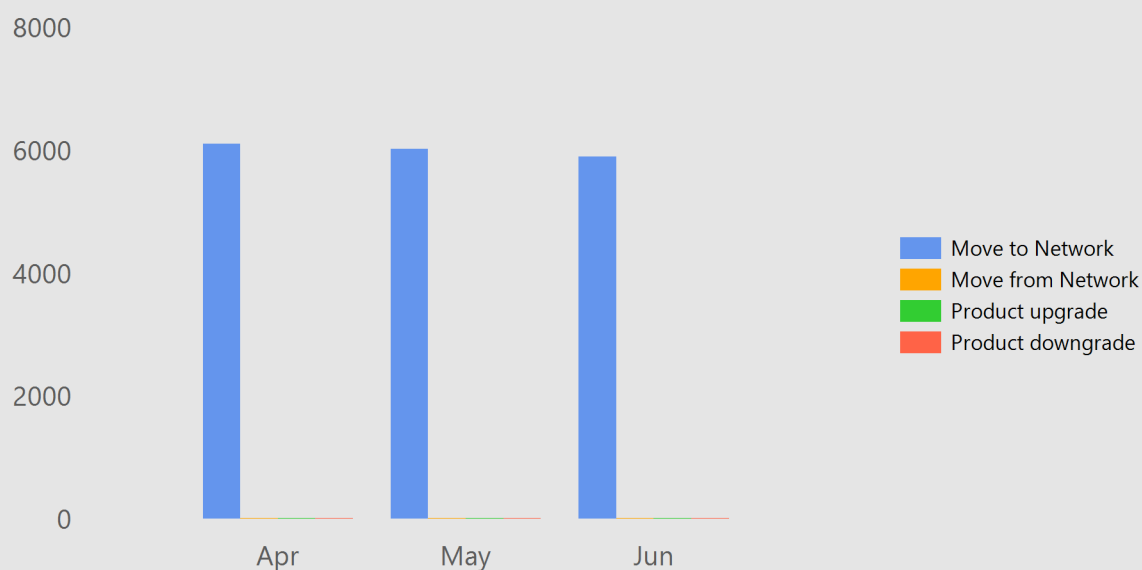
## Network movements

Move to a network plan	-	756	798	-	-
Move from a network plan	4	6	-	1	2

## Other plan movements

Upgrade	4	7	-	1	2
Downgrade	2	-	-	-	-

## PLAN MOVEMENTS BY TIME OF YEAR



# CLAIMS ANALYSIS

The risk claims ratio for the period January 2025 to May 2025 for your portfolio is higher 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 80 720

## AVERAGE LENGTH OF STAY



3,8 days

The average event cost of a hospital admission for beneficiaries on your portfolio is R 80 720. This is higher 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 3,8 days. This is longer than the average length of stay for MarulaMed (3,6 days).

## TOP HOSPITAL ADMISSIONS

### Respiratory Distress Syndrome Of Newborn

128 days in hospital

R 4 109 616

### Respiratory Syncytial Virus Pneumonia

49 days in hospital

R 1 895 309

### Acute Transmural Myocardial Infarction Of Inferior Wall

20 days in hospital

R 1 722 705

### Other Postprocedural Disorders Of Digestive System, Not Elsewhere Classified

52 days in hospital

R 1 683 669

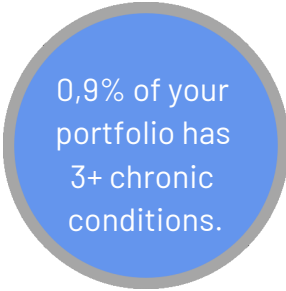
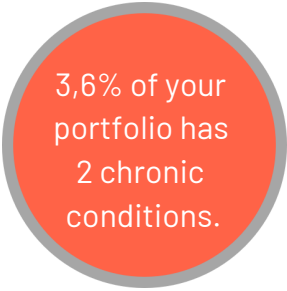
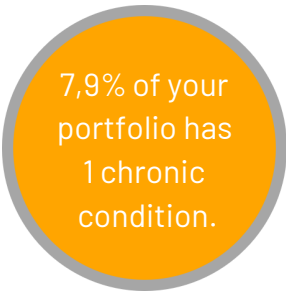
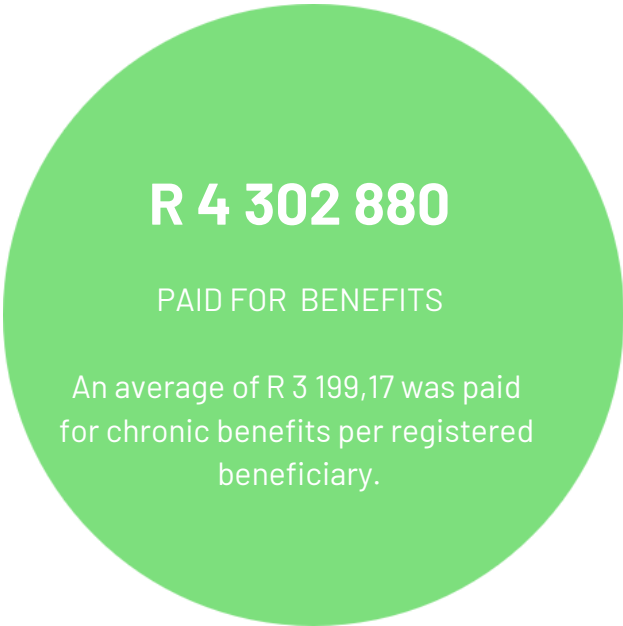
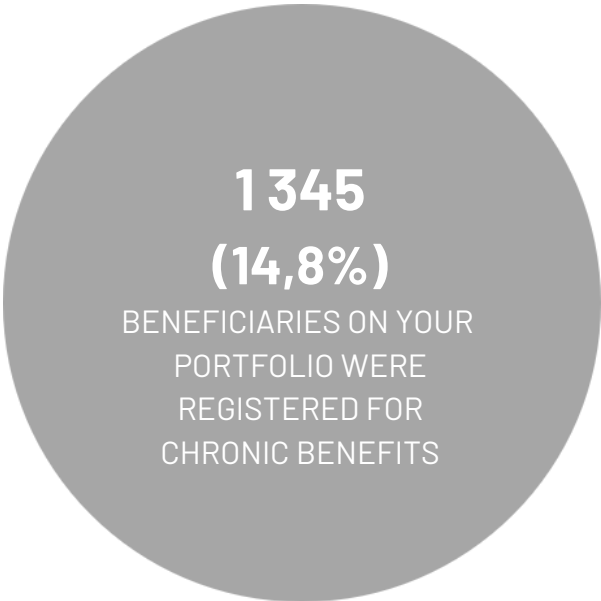
### Sepsis Due To Other Gram-negative Organisms

34 days in hospital

R 1 197 771

# FOCUS ON CHRONIC UTILISATION

for the period January 2025 to May 2025



## TOP CHRONIC CONDITIONS



Hypertension  
64,5%



Hyperlipidaemia  
29,1%



Diabetes Mellitus Type 2  
21,8%

## TOP MARULAMED CHRONIC CONDITIONS



Hypertension



Hyperlipidaemia

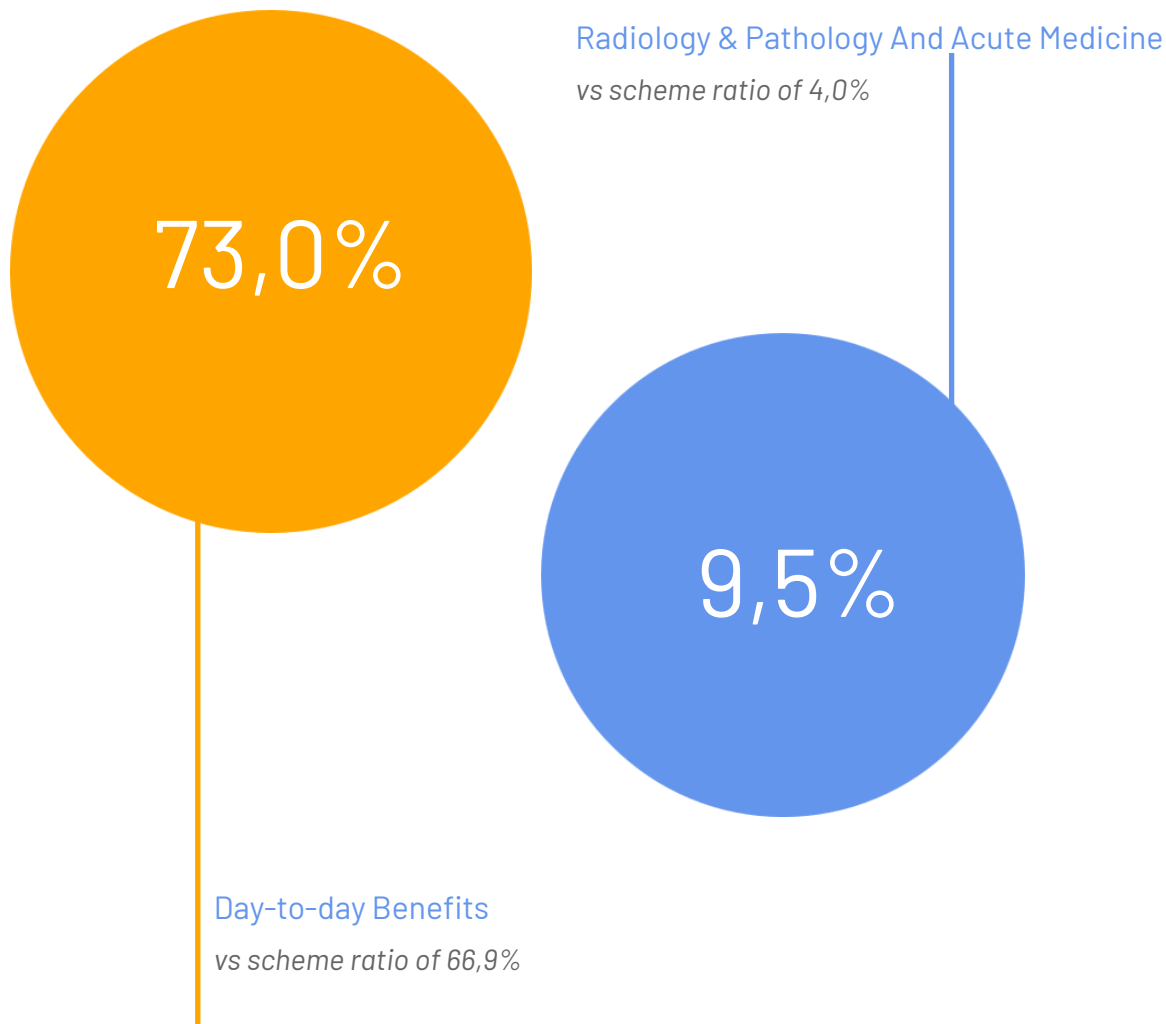


Diabetes Mellitus Type 2

# 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
6,1%	15,6%

### Over-the-counter Medicine

Portfolio utilisation	Scheme utilisation
5,6%	2,4%

### Care Extend: Additional Gp Consultation

Portfolio utilisation	Scheme utilisation
4,5%	6,1%



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