



Financial Adviser Report

From: B8444 - Sundew Health Advisory

Period: January 2025 to May 2025

DEMOGRAPHIC PROFILE



TOTAL MEMBERSHIP

As of May 2025, your MarulaMed portfolio included 9 866 beneficiaries.

4783	MAIN MEMBERS
2279	ADULT DEPENDANTS
2804	CHILD DEPENDANTS
9866	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:

- 236 free child dependants
- 2568 paying child dependants

MEMBER AGE

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

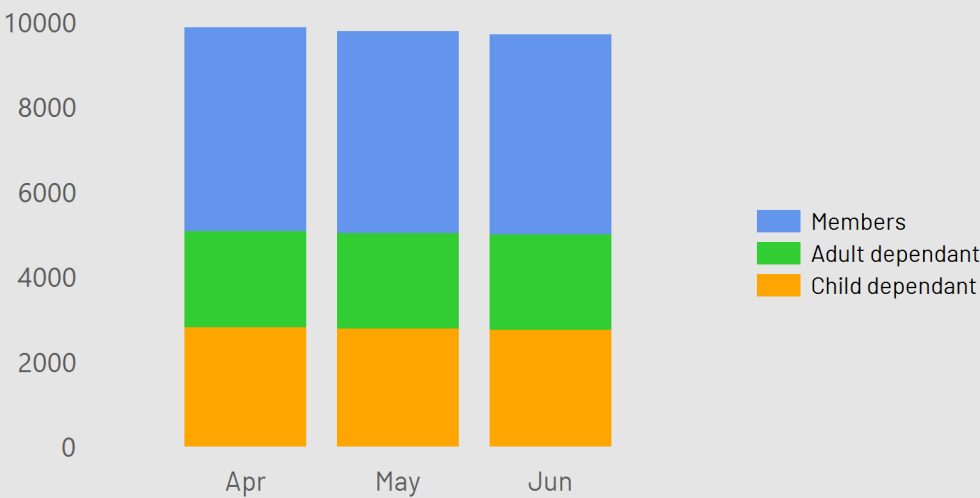
FAMILY SIZE

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

CHRONICITY

23,1% of your beneficiary base is registered for chronic conditions. This is higher than MarulaMed's beneficiary base of 22,9%.

BENEFICIARIES BY DEPENDANT TYPE



DEMOGRAPHIC PROFILE



PENSIONER RATIO

The pensioner ratio for your portfolio is 17,5% which is higher 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 (29,8%) of your portfolio is on Premier Care.



NETWORK OPTION

69,4% 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

67,4%



MEDIUM

16,7%



HIGH

11,4%

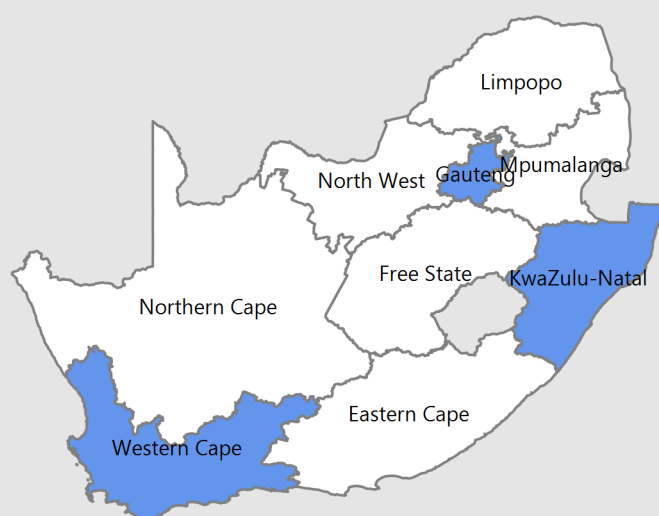


INTENSIVE

4,4%

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 -1,0%

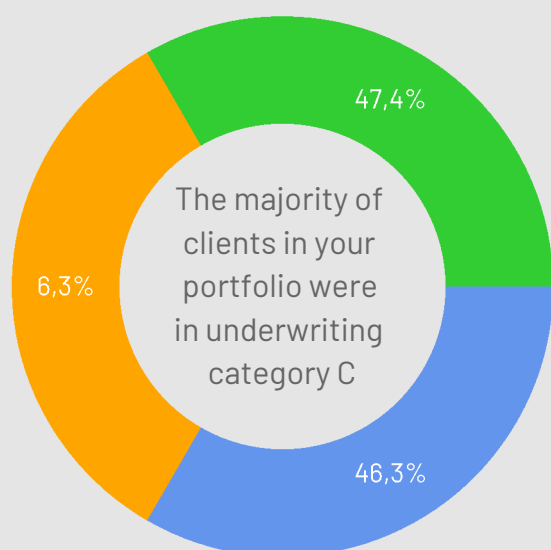
MEMBER	
NETT GROWTH RATE	
↓	DECREASE -1,1%

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 1,5%

MEMBER	
CHURN RATE	
↑	INCREASE 1,5%

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	121	464	1271	302	1086	309
Adult dependants	0	43	751	162	581	165
Child dependants	0	12	883	210	797	189
Free child dependants	0	0	84	15	89	19
Total beneficiaries	121	519	2905	674	2464	663

Average member age	22,5	42	53,5	57,3	52,8	56,9
Average beneficiary age	23	42	40,7	43	39,5	43,9
Chronic ratio	1,7%	13,7%	16,8%	21,8%	21,9%	31,4%
Pensioner ratio	0,0%	14,1%	14,8%	19,3%	14,6%	21,7%

	 Family Care	 Family+ Care	 BRONZE	 SILVER	 GOLD	 PLATINUM
Existing						
Members	379	168	187	292	97	14
Adult dependants	201	61	87	157	31	3
Child dependants	283	65	126	155	13	1
Free child dependants	0	0	11	12	0	0
Total beneficiaries	863	294	400	604	141	18

Average member age	53,1	51,3	58,1	62,9	72,8	76
Average beneficiary age	39,3	43	43,2	49,2	65,4	71,1
Chronic ratio	25,4%	30,6%	34,8%	40,6%	61,0%	77,8%
Pensioner ratio	12,9%	23,5%	22,5%	32,1%	62,4%	77,8%

ENROLMENT SUMMARY

for the period January 2025 to May 2025



Enrolments

Members	2	5	3	0	8	-
Adult dependants	0	1	3	0	7	-
Child dependants	0	1	4	1	13	-
Free child dependants	0	0	0	0	1	-
Total beneficiaries	2	7	10	1	28	-

Average member age	23,3	46,9	50,2	0	45,7	-
Average beneficiary age	23,3	43	31,4	20,9	32,3	-
Chronic ratio	-	-	-	-	-	-
Pensioner ratio	0,0%	14,3%	10,0%	0,0%	10,7%	-









Enrolments







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







Average member age	0	36	-	58	-	-
Average beneficiary age	0	36	-	46	-	-
Chronic ratio	-	-	-	-	-	-
Pensioner ratio	0,0%	0,0%	-	0,0%	-	-







TERMINATIONS SUMMARY

for the period January 2025 to May 2025

						
Deceased						
Members	-	-	3	-	-	-
Adult dependants	-	-	0	-	-	-
Child dependants	-	-	0	-	-	-
Free child dependants	-	-	0	-	-	-
Total beneficiaries	-	-	3	-	-	-

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

						
Resigned						
Members	4	16	13	9	15	2
Adult dependants	0	0	4	4	9	1
Child dependants	0	1	10	16	12	2
Free child dependants	0	0	0	2	3	0
Total beneficiaries	4	17	27	29	36	5

						
Resigned						
Members	5	3	1	-	1	-
Adult dependants	4	0	0	-	1	-
Child dependants	6	0	2	-	0	-
Free child dependants	0	0	0	-	0	-
Total beneficiaries	15	3	3	-	2	-

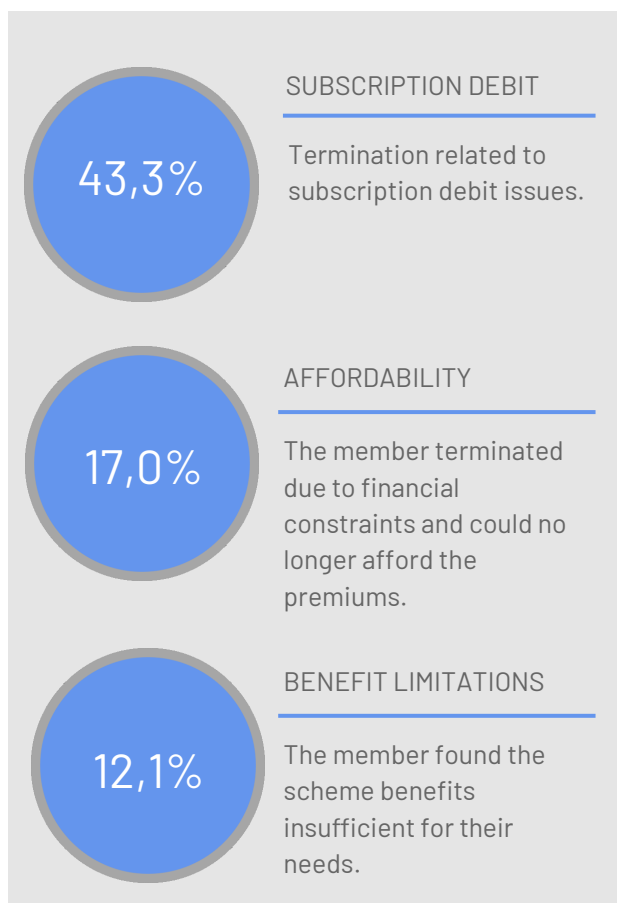
RESIGNATION ANALYSIS

for the period January 2025 to May 2025

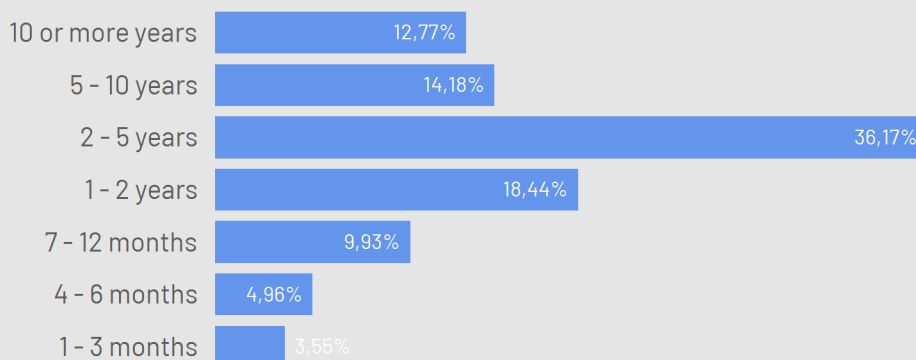
Majority (25,5%) of resignations, 36 out of a total of 141 beneficiaries were on the Core Care option, and the average age of resigned beneficiaries was 34,1 years.

The chronic ratio for these resigned beneficiaries was 14,9%, and the pensioner ratio of your portfolio's resigned beneficiaries is 12,8%.

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



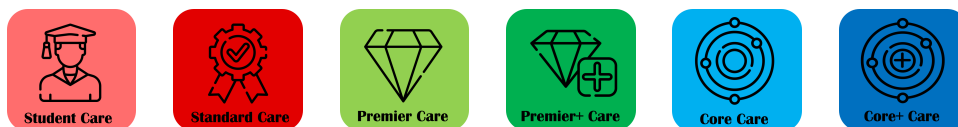
RESIGNATIONS BY TIME ON SCHEME



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

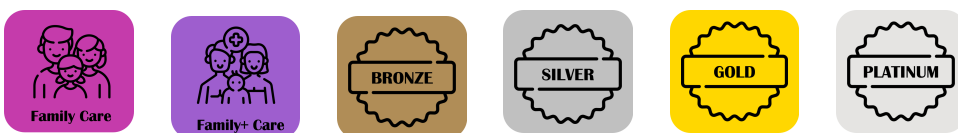


Network movements

Move to a network plan	429	8890	-	7645	-
Move from a network plan	-	5	15	4	3

Other plan movements

Upgrade	-	4	3	4	3
Downgrade	-	3	12	-	-



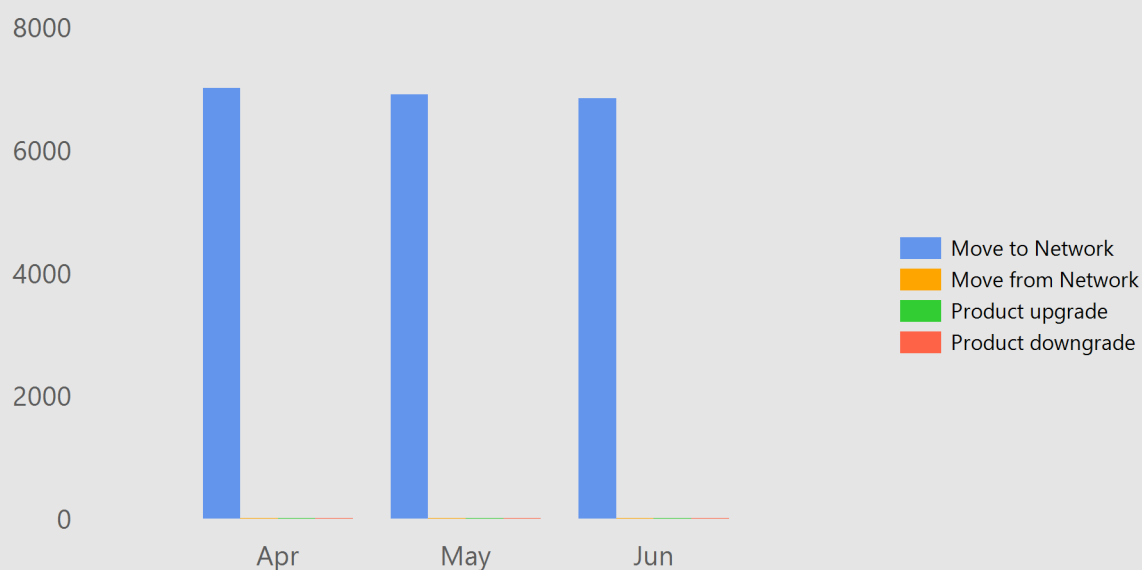
Network movements

Move to a network plan	-	912	1251	-	-	-
Move from a network plan	-	3	51	2	1	-

Other plan movements

Upgrade	-	3	-	4	4	1
Downgrade	3	-	-	-	-	-

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 62 939

AVERAGE LENGTH OF STAY



3,4 days

The average event cost of a hospital admission for beneficiaries on your portfolio is R 62 939. 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

Sepsis Due To Other Gram-negative Organisms

12 days in hospital R 1 358 304

Other And Unspecified Intestinal Obstruction

49 days in hospital R 1 194 999

Acute Subendocardial Myocardial Infarction

18 days in hospital R 736 015

Sepsis; Unspecified

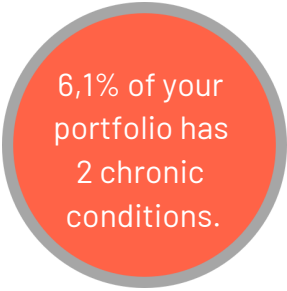
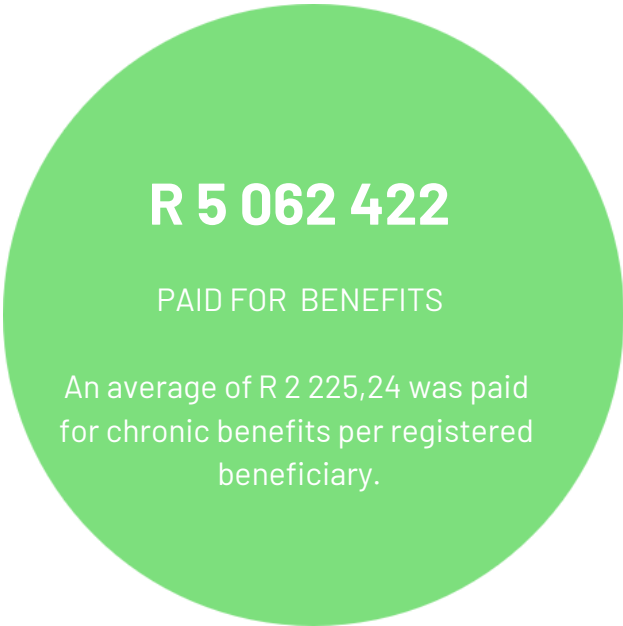
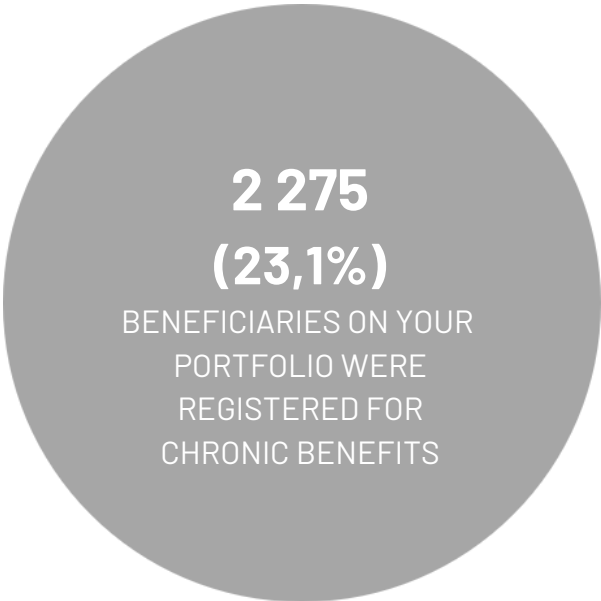
38 days in hospital R 518 503

Congestive Heart Failure

29 days in hospital R 449 758

FOCUS ON CHRONIC UTILISATION

for the period January 2025 to May 2025



TOP CHRONIC CONDITIONS



Hypertension
69,1%



Hyperlipidaemia
38,1%



Diabetes Mellitus Type 2
21,2%

TOP MARULAMED CHRONIC CONDITIONS



Hypertension



Hyperlipidaemia

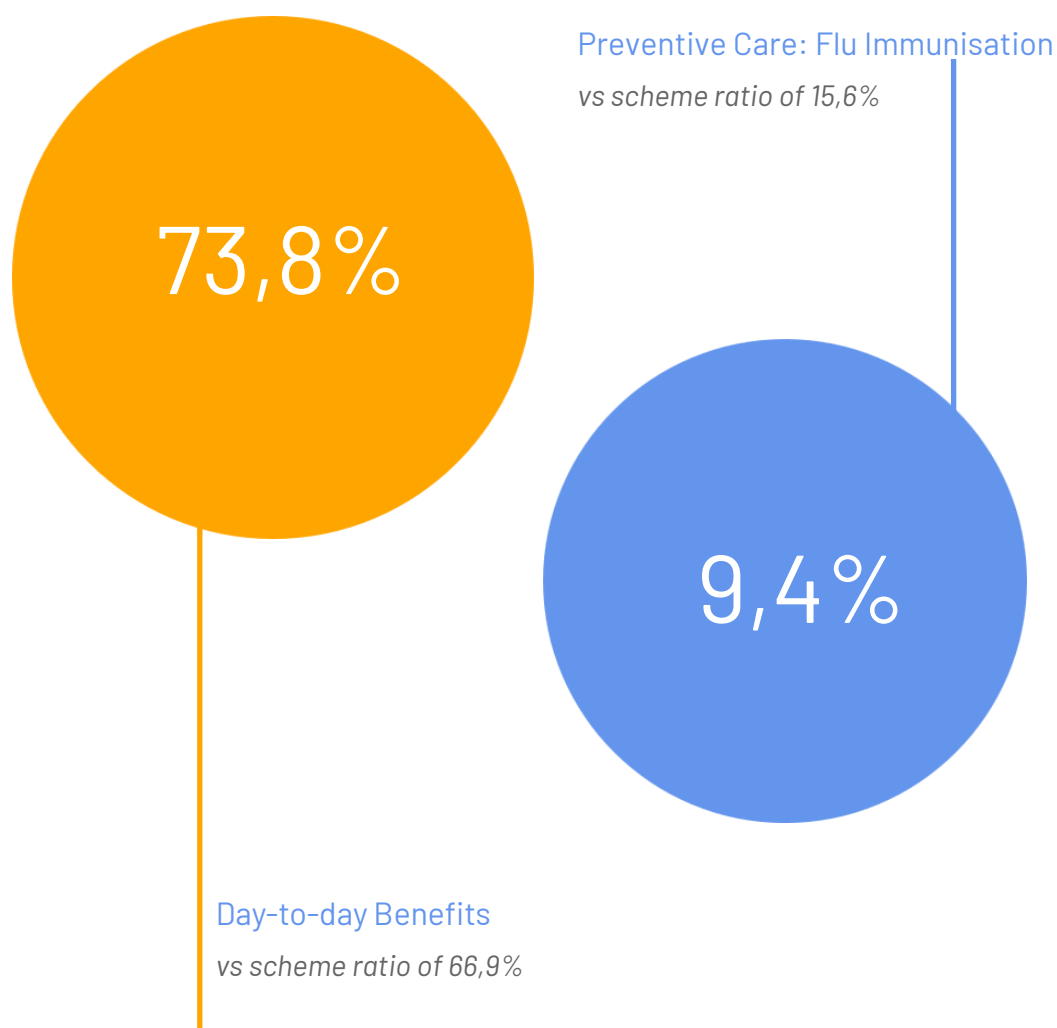


Diabetes Mellitus Type 2

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
7,5%	4,0%

Care Extend: Additional Gp Consultation

Portfolio utilisation	Scheme utilisation
5,3%	6,1%

Preventive Care: Prostate Test

Portfolio utilisation	Scheme utilisation
4,5%	4,7%

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