

HealthGroup Strategic Review: Genesis Medical Scheme 2026 vs 2027 Benefit & Contribution Guide

Scheme: Genesis Medical Scheme

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Effective Date: 1 January 2027 (Subject to CMS Approval)

1. Executive Summary & Market Context

The open medical scheme environment in South Africa faces persistent pressure from medical inflation, specialist cost escalations, and strict regulatory capital requirements. In response, Genesis Medical Scheme's 2027 strategy prioritises affordability, hospital choice, and targeted diagnostic enhancement:

- **Below-Inflation Contribution Adjustments:** Main member contributions increase by only **4.17%** on MED-100, **4.25%** on MED-200, and **4.41%** on MED-200 Plus. Child dependant rates increase by **3.81%** on MED-100 and **5.19%** on MED-200 and MED-200 Plus.
- **Significant Scope Enhancements:** Endoscopy limits on MED-200 and MED-200 Plus have been significantly expanded: Gastroscopy increases by **41.5%** to **R7 500**, Colonoscopy increases by **26.6%** to **R10 000**, and combined procedures increase by **21.4%** to **R12 500**.
- **Removal of Preventative Screening Barriers:** Age and provider-type restrictions for Mammograms have been eliminated. Age restrictions for Cervical (Pap) smears and Prostate Specific Antigen (PSA) tests have also been removed across all options.
- **Day-to-Day Fund Uplift:** On MED-200 Plus, the Self-Managed Fund (SMF) increases by 5.0% to **R11 340 per adult per annum**.
- **Mental Illness Consultation Increase:** Out-of-hospital psychiatric/psychological consultations with non-DSPs increase by 7.4% to **R1 450 per consultation**.
- **Hospital Choice Freedom:** Members maintain complete freedom to utilise **any private hospital** in South Africa without network restrictions or penalties.

2. Contribution Comparison (2026 vs 2027)

All contributions are standard gross monthly rates. Statutory rules prohibit broker fees on medical scheme contributions.

Option	Beneficiary	2026 Monthly Contribution	2027 Monthly Contribution	Rand Difference	Increase (%)
MED-100	Principal Member	R1 680	R1 750	+R70	+4.17%
	Adult Dependant	R1 680	R1 750	+R70	+4.17%
	Child Dependant	R525	R545	+R20	+3.81%
MED-200	Principal Member	R2 355	R2 455	+R100	+4.25%
	Adult Dependant	R2 355	R2 455	+R100	+4.25%
	Child Dependant	R675	R710	+R35	+5.19%
MED-200 Plus	Principal Member	R3 400	R3 550	+R150	+4.41%
	Adult Dependant	R3 400	R3 550	+R150	+4.41%
	Child Dependant	R675	R710	+R35	+5.19%

3. Annual Day-to-Day Pools, Savings & Funds

MED-100 and MED-200 operate as pure hospital-centric plans without medical savings accounts. MED-200 Plus incorporates a Self-Managed Fund (SMF) advanced quarterly to cover discretionary day-to-day healthcare expenses.

Option	Benefit Pool	2026 Pool	2027 Pool	Growth
MED-100	Self-Managed Fund (SMF)	N/A (Self-Funded)	N/A (Self-Funded)	-
	Basic Dentistry (Risk)	Covered from Risk	Covered from Risk	Full Cover Maintained

Option	Benefit Pool	2026 Pool	2027 Pool	Growth
MED-200	Self-Managed Fund (SMF)	N/A (Self-Funded)	N/A (Self-Funded)	-
	Basic Dentistry (Risk)	Covered from Risk	Covered from Risk	Full Cover Maintained
	Diagnostic Scopes Pool	R10 300 combined	R12 500 combined	+21.4%
MED-200 Plus	Self-Managed Fund (SMF)	R10 800 per adult pa	R11 340 per adult pa	+5.0%
	Basic Dentistry (Risk)	Covered from Risk	Covered from Risk	Full Cover Maintained
	Advanced Dentistry (SMF)	Subject to SMF	Subject to SMF	Supported by higher SMF

4. Key Benefit Enhancements & Clinical Adjustments

Diagnostic Endoscopy Upgrades (MED-200 & MED-200 Plus)

- **Gastroscopy:** Limit increased from R5 300 to **R7 500 per procedure** (+41.5%).
- **Colonoscopy:** Limit increased from R7 900 to **R10 000 per procedure** (+26.6%).
- **Combined Gastroscopy & Colonoscopy:** Limit increased from R10 300 to **R12 500 per event** (+21.4%).
- **Scope Pathology Support:** Separate allowance maintained at **R1 750 per beneficiary pa** (limited to 2 scope procedures per beneficiary pa).

Preventative Screening Unlocked (All Options)

- **Mammogram:** All prior age restrictions (previously restricted to under 39 or 40+) and provider-type barriers have been completely removed (1 test pa).
- **Cervical (Pap) Smear:** Minimum age restriction (previously 18+) removed (1 test pa).
- **Prostate Specific Antigen (PSA) Test:** Minimum age restriction (previously 50+) removed (1 test pa).

Mental Health Enhancements (All Options)

- **Non-DSP Consultations:** Out-of-hospital psychiatric and psychological consultations with non-DSPs increase from R1 350 to **R1 450 per consultation** (annual non-DSP limit maintained at R54 000 per beneficiary).

5. Procedure Co-Payments & Hospital Limits

Procedure / Event	MED-100 Rule & Co-Payment	MED-200 Rule & Co-Payment	MED-200 Plus Rule & Co-Payment	Operational Impact
Hospital Network	Any private hospital	Any private hospital	Any private hospital	100% freedom of hospital choice nationwide.
In-Hospital Specialists	100% Scheme Tariff	200% Scheme Tariff	200% Scheme Tariff	Pre-authorisation required to avoid scheme co-payments.
MRI & CT Scans (In-Hospital)	R3 000 co-payment per scan	No co-payment (100% Scheme Tariff)	No co-payment (100% Scheme Tariff)	Scans for back/neck conditions paid at 50% up to R8 400 pbpa.
Diagnostic Scopes (In/Out)	No Benefit	Sub-limit: R10 000 colono / R7 500 gastro	Sub-limit: R10 000 colono / R7 500 gastro	Costs above sub-limits require gap cover or self-funding.
Internal Prostheses	50% cost up to R23 300 pbpa	100% cost up to R35 000 pbpa	100% cost up to R35 000 pbpa	Member liable for balance above scheme sub-limits.
Private Oncology Cover	Excluded (PMB in State hospitals)	Covered up to R275 000 pbpa	Covered up to R275 000 pbpa	Chemotherapy, radiotherapy, scans, and drugs included.

6. Value-Add Ecosystem: Comprehensive Basic Dentistry from Risk

Unlike almost every other hospital plan on the market, Genesis funds an extensive suite of **Basic Dentistry directly from Scheme Risk** across all options without depleting member funds:

- **Routine Consultations:** 3 dental examinations per beneficiary per annum.
- **Conservative Dentistry:** 6 fillings, general tooth extractions, and 2 scales and polishes per annum.
- **Advanced Care:** 2 root canal treatments (excluding wisdom teeth) and plain/panorex X-rays up to R750.

- **Restorative Dentistry:** Crowns, bridges, or dentures covered up to **R5 750 per beneficiary pa.**
- **Dental Implants:** Covered up to **R10 000 per beneficiary** per 3-year financial cycle.
- **In-Hospital Wisdom Teeth:** Surgical removal of bony impacted wisdom teeth covered up to **R15 000 per case.**

7. HealthGroup Advisory & Year-End Recommendations

- **Review Option Selection by Year-End:** Members wishing to switch options (e.g. stepping up from MED-100 to MED-200 to secure private oncology and remove scan co-payments) must submit their changes prior to the Scheme's year-end deadline.
- **Capitalise on Preventative Screening:** With age limits removed, all adult beneficiaries should schedule their annual preventative screenings (mammogram, Pap smear, PSA) covered in full from risk.
- **Essential Gap Cover Integration:** Because private surgeons and anaesthetists routinely balance-bill at **300% to 600%** of scheme rates, and MED-100 carries an upfront **R3 000 MRI/CT co-payment**, pairing your Genesis membership with a comprehensive Gap Cover policy (e.g. Turnberry, Western Gap, or Dis-Chem Gap) is strongly recommended to protect against out-of-pocket medical shortfalls.

Prepared by:

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