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

Scheme: Medihelp Medical Scheme
Prepared by: HealthGroup (FSP No. 33932)
Effective Date: 1 January 2027 (Subject to CMS Approval)

1. Executive Summary & Market Context

Medihelp's 2027 product positioning centres on delivering a measurable return on health, reinforcing that healthcare cover extends beyond financial contributions to encompass long-term wellness, proactive prevention, and enhanced clinical access. Operating as a self-administered scheme backed by more than 120 years of experience, financial stability, and an A+ claims-paying ability rating, Medihelp maintains a robust, member-owned model.

For the 2027 benefit year, Medihelp has announced a weighted overall average contribution increase of **7.5%**, balancing long-term financial sustainability with targeted benefit enhancements across all life stages.

Core Strategic Highlights for 2027

- **Market-Related Contribution Adjustments:** A weighted overall average increase of 7.5%, with percentage adjustments differing across individual product tiers.

- **Standalone Paediatric & Adolescent Emergency Room Benefit:** A new standalone ER benefit introduced for beneficiaries under 19 on all plans (note that MedMove! already includes an ER benefit covering a facility fee, so this specific new under-19 benefit does not apply to MedMove!). How much of the ER visit is covered depends on the triage level assigned by the emergency unit:

    - **Level 1 - Red (Immediate/life-threatening):** ER consultation covered; ER facility fee usually not applicable if admitted.

    - **Level 2 - Orange (Very urgent):** ER consultation covered; ER facility fee covered.

    - **Level 3 - Yellow (Urgent):** ER consultation not covered from this benefit; ER facility fee covered.

    - **Level 4 - Green (Less urgent/non-urgent):** ER consultation and facility fee are not covered from this benefit (consultation may instead be paid from available savings or consultation benefits for cases that could ordinarily be treated at a GP practice).

    - *Important Operational Rule:* This benefit applies only at hospital-based emergency rooms and qualifying 24-hour practices flagged as such on the Medihelp provider list, and does not apply at ordinary after-hours GP practices. Members must use Medihelp's designated ER provider to avoid admission co-payments.

- **Expanded Out-of-Hospital Mental Health:** Enhanced depression support benefits extended to lower tiers (including MedMove 2), providing dedicated professional service limits and monthly medication allowances to foster early outpatient intervention.

- **Care Extender Value Activation:** Members can unlock up to two additional GP consultations and an extra R1 050 toward self-medication or acute pharmacy items by completing qualifying health screenings. Additionally, completing specific screenings (such as a Pap smear, mammogram, prostate test, FOBT, or bone mineral density test) activates a one-off GP consultation for the family.

- **Targeted Family & Maternity Support:** Expanded maternity journeys featuring structured antenatal and postnatal support, dedicated clinical psychologist consultations for maternal mental health, newborn hearing screenings covered both in and out of hospital up to 8 weeks, and a branded multi-purpose baby bag delivered at 30 weeks of pregnancy.

- **Family Planning & Preventive Care:** Contraceptive and intrauterine device (IUD) benefits extended from age 12 until menopause or age 55. Meningococcal ACYW vaccination coverage added for children aged 2 to 23 months and beneficiaries aged 13 to 26 years.

- **Oral Health Expansion:** MedMove! members older than 12 years now have access to one scale and polish treatment per beneficiary per year.

- **The New Medihelp App & Fitt Integration:** The new Medihelp app brings Medihelp and Fitt together into one integrated ecosystem, supporting the scheme's strategic shift from reactive healthcare to proactive engagement and preventive health.

    - **Core Scheme Digital Tools:** Convenient access to digital membership cards, viewing and submitting claims, checking benefits, balances, and savings preferences, and finding network providers or booking appointments.

    - **Fitt Wellness Features:** Connect wearable devices to track activity, participate in challenges to earn points and rewards, access nutrition and mental wellness support, and use facial scanning for health insights.

    - **Four Pillars of Engagement:** Designed around knowing more (greater health awareness), doing more (healthy choices and preventive action), earning more (challenges, points, and rewards), and living healthier (stronger, more engaged members).

2. Contribution Increase Comparison & Detailed Option Breakdown (2026 vs 2027)

Option-by-Option Monthly Contributions & Percentage Increases

Benefit Option	2026 PM	2027 PM	PM (%)	2026 AD	2027 AD	AD (%)	2026 CD	2027 CD	CD (%)
Medihelp MedMove! Student	R804	R864	+7.5%	R804	R864	+7.5%	R804	R864	+7.5%
Medihelp MedMove!	R1734	R1848	+6.6%	R1734	R1848	+6.6%	R1734	R1728	-0.4%
Medihelp MedVital Elect	R2412	R2568	+6.5%	R1752	R1866	+6.5%	R1014	R1080	+6.5%
Medihelp MedVital	R3096	R3300	+6.6%	R2376	R2532	+6.6%	R1062	R1134	+6.8%
Medihelp MedAdd Elect	R3186	R3408	+7.0%	R2496	R2670	+7.0%	R1110	R1188	+7.0%
Medihelp MedAdd	R4260	R4320	+1.4%	R3402	R3642	+7.1%	R1368	R1464	+7.0%
Medihelp MedSaver	R4260	R4620	+8.5%	R3504	R3798	+8.4%	R1302	R1422	+9.2%
Medihelp MedReach	R3360	R3612	+7.5%	R2634	R2832	+7.5%	R1092	R1176	+7.7%
Medihelp MedPrime Elect	R4746	R5100	+7.5%	R4002	R4302	+7.5%	R1380	R1482	+7.4%
Medihelp MedPrime	R5790	R6222	+7.5%	R4896	R5262	+7.5%	R1692	R1818	+7.5%
Medihelp MedElite	R8922	R9678	+8.5%	R8352	R9060	+8.5%	R2418	R2622	+8.4%
Medihelp MedPlus	R15486	R16800	+8.5%	R15486	R16800	+8.5%	R3864	R4194	+8.5%

Plan-by-Plan Benefit Changes & Strategic Specifications

1. MedMove! Student (Income Bracket R0 - R900)

- **Contribution Increase:** +7.5% | **Pricing:** From R864 per month.
- **Added Value:**
    - Scale and polish dental treatment now included: One treatment per year for beneficiaries older than 12 years.
    - Standalone mental health benefit for the treatment of depression now available, subject to registration on the Depression Support Programme (R2 000 per beneficiary per year for professional services and R110 per beneficiary per month for medicine).

    - Meningococcal vaccination now covered for beneficiaries aged 13 to 26 years (one dose of Meningococcal ACYW).

    - Maternity benefits: Two antenatal and postnatal midwife/GP/gynaecologist consultations.

- **Other Changes:**

    - Contraceptive and IUD benefits are now available from age 12 until menopause or age 55, whichever comes first.

    - R2 250 co-payment per admission applies where circumcision for specified medical needs is authorised in a facility.

2. MedMove! (Income Bracket R901+)

- **Contribution Increase:** +6.6% | **Pricing:** From R1 848 per month.

- **Added Value:**

    - Scale and polish dental treatment now included: One treatment per year for beneficiaries older than 12 years.

    - Standalone mental health benefit for the treatment of depression now available, subject to registration on the Depression Support Programme (R2 000 per beneficiary per year for professional services and R110 per beneficiary per month for medicine).

    - Meningococcal vaccination now covered for beneficiaries aged 13 to 26 years (one dose of Meningococcal ACYW).

    - Maternity benefits: Two antenatal and postnatal midwife/GP/gynaecologist consultations.

- **Other Changes:**

    - Contraceptive and IUD benefits are now available from age 12 until menopause or age 55, whichever comes first.

    - R2 250 co-payment per admission applies where circumcision for specified medical needs is authorised in a facility.

3. MedVital & MedVital Elect

- **Contribution Increase:** +6.5% to +6.8% | **Pricing:** From R2 568 per month.

- **Added Value:**

    - Added to the care extender benefit: An additional GP consultation is unlocked after qualifying preventive screening tests, up to a maximum of two consultations per family per year.

- Meningococcal vaccination now covered for children aged 2 to 23 months (two doses of Meningococcal ACYW) and beneficiaries aged 13 to 26 years (one dose).
- Annual mammogram for high-risk members, with no age restriction, subject to clinical criteria.
- Emergency unit benefit for beneficiaries younger than 19, subject to applicable triage and severity.
- Mental health benefit for the treatment of depression enhanced, subject to registration on the Depression Support Programme (R3 500 per beneficiary per year for professional services and R130 per beneficiary per month for medicine).
- Maternity benefits: One antenatal/postnatal consultation, or one postnatal clinical psychologist consultation per family per year.

- **Other Changes:**
  - Contraceptive and IUD benefits available from age 12 until menopause or age 55, whichever comes first.
  - R2 000 co-payment per admission applies where circumcision for specified medical needs is authorised in a facility.

4. MedAdd & MedAdd Elect

- **Contribution Increase:** +7.0% to +7.1% | **Pricing:** From R3 408 per month.
- **Added Value:**
  - 15% savings account allocation.
  - Care extender additions and preventive screenings.
  - Enhanced mental health support (R3 500 per beneficiary per year for professional services and R130 per beneficiary per month for medicine).
  - Comprehensive maternity and family support (consultations with a dietitian, postnatal clinical psychologist, lactation specialist, and antenatal class with a private nurse practitioner).
- **Other Changes:**
  - Contraceptive and IUD benefits available from age 12 until menopause or age 55.
  - R1 750 co-payment per admission for authorized circumcisions.

5. MedSaver

- **Contribution Increase:** +8.4% to +9.2% | **Pricing:** From R4 620 per month.

- **Added Value:**
    - 25% savings account allocation.
    - Enhanced mental health support (R3 750 per beneficiary per year for professional services and R130 per beneficiary per month for medicine).
    - Expanded maternity benefits including dietitian or clinical psychologist consultations.
- **Other Changes:**
    - Contraceptive and IUD benefits available from age 12 until menopause or age 55.
    - R1 500 co-payment per admission for authorized circumcisions.

6. MedReach

- **Contribution Increase:** +7.5% to +7.7% | **Pricing:** From R3 612 per month.
- **Added Value:**
    - Comprehensive network plan with insured day-to-day benefits.
    - Medical specialist benefit increased to R2 550 per family per year (up from R1 575 in 2026).
    - Enhanced depression support (R4 000 per beneficiary per year for professional services and R130 per beneficiary per month for medicine).
- **Other Changes:**
    - Contraceptive and IUD benefits available from age 12 until menopause or age 55.
    - R1 250 co-payment per admission for authorized circumcisions.

7. MedPrime & MedPrime Elect

- **Contribution Increase:** +7.4% to +7.5% (with principal member adjustment on MedPrime) | **Pricing:** From R5 100 per month.
- **Added Value:**
    - 10% savings account allocation plus comprehensive insured day-to-day, dental, and optometry benefits.
    - Enhanced depression support (R4 500 per beneficiary per year for professional services and R150 per beneficiary per month for medicine).
    - Comprehensive maternity package including clinical psychologist consultation.

- **Other Changes:**
    - Contraceptive and IUD benefits available from age 12 until menopause or age 55.
    - R1 000 co-payment per admission for authorized circumcisions.

8. MedElite

- **Contribution Increase:** +8.4% to +8.5% | **Pricing:** From R9 678 per month.
- **Added Value:**
    - All-inclusive cover with 10% savings account.
    - Enhanced mental health support (R5 500 per beneficiary per year for professional services and R170 per beneficiary per month for medicine).
    - Comprehensive family and maternity support.

9. MedPlus

- **Contribution Increase:** +8.5% across all bands | **Pricing:** From R16 800 per month.
- **Added Value:**
    - Top-of-the-range comprehensive insured cover.
    - Enhanced mental health support (R6 500 per beneficiary per year for professional services and R200 per beneficiary per month for medicine).
    - Exceptional medicine list access for specialized cancer care.

3. Annual Day-to-Day Pools, Savings & Value-Add Enhancements

Savings Account Allocations (2026 vs 2027)
For savings plans, Medihelp provides a credit facility equal to 100% of the annual savings contribution upfront on 1 January. Unused savings carry over and earn interest.

- **MedAdd Elect:** 15% savings allocation providing R6 120 annually per principal member.
- **MedAdd:** 15% savings allocation providing R7 776 annually per principal member.
- **MedSaver:** 25% savings allocation providing R13 824 annually per principal member.
- **MedPrime Elect:** 10% savings allocation providing R6 120 annually per principal member.
- **MedPrime:** 10% savings allocation providing R7 488 annually per principal member.
- **MedElite:** 10% savings allocation providing R11 592 annually per principal member.

Value-Add Day-to-Day Enhancements

- **Care Extender Activation:** Completing qualifying health screening tests unlocks up to two additional GP consultations and R1 050 toward self-medication and acute pharmacy items per family per year.

- **Telehealth Integration:** Reduced-fee virtual and telehealth consultations preserve day-to-day benefit pools for routine clinical needs.

4. Key Benefit Enhancements & Clinical Adjustments

- **Paediatric & Adolescent Emergency Room Benefit:** Standalone emergency room cover for beneficiaries under 19 (excluding MedMove!), structured across triage levels (Level 1 Red, Level 2 Orange, Level 3 Yellow, and Level 4 Green) to cover facility fees and consultations at hospital-based emergency rooms or qualifying 24-hour practices.

- **Expanded Mental Health Support:** Out-of-hospital depression support enhanced and extended to lower tiers (including MedMove 2), providing dedicated professional service limits and monthly medication allowances.

- **Family Planning & Preventive Care:** Contraceptive and intrauterine device (IUD) benefits extended from age 12 until menopause or age 55. Meningococcal ACYW vaccination coverage added for children aged 2 to 23 months and beneficiaries aged 13 to 26 years.

- **Maternity & Neonatal Additions:** Expanded antenatal and postnatal consultations across tiers, incorporating dedicated clinical psychologist consultations for maternal mental health, alongside newborn hearing screenings covered both in and out of hospital up to 8 weeks.

5. Procedure Co-Payments & Hospital Policy Rules

- **Hospital Networks:** Tiered hospital networks remain active for affordability (Tier 1: MedMove! and MedVital Elect; Tier 2: MedAdd Elect and MedReach; Tier 3: MedPrime Elect). Utilizing non-network hospitals on network plans attracts a 35% co-payment penalty.

- **Day Procedure Networks:** Certain day procedures (including scopes, dental procedures, and circumcisions) must be performed within designated network day procedure facilities to avoid co-payments.

- **Specialist Referrals:** Network plan structures require appropriate routing through network general practitioners to avoid penalty co-payments.

6. Preventative Care & Wellness Ecosystem

- **Care Extender Framework:** Proactive health screenings (such as Pap smears, mammograms, prostate tests, FOBT, and bone mineral density tests) unlock additional insured day-to-day benefits.

- **Integrated Digital Ecosystem:** The integrated Medihelp app combines scheme administration with Fitt wellness tools, enabling wearable syncing, health challenge participation, nutrition support, and facial scanning insights.

7. HealthGroup Advisory & Year-End Recommendations

- **Review Day-to-Day Sufficiency:** Members should evaluate their 2026 claims utilisation against 2027 savings allocations and insured day-to-day limits to determine whether an option upgrade or downgrade is warranted.

- **Unlock Care Extender Benefits Early:** Members to complete required preventative screenings early in January to immediately activate extra GP visits and self-medication allowances.

- **Essential Gap Cover Integration:** Medihelp core options reimburse in-hospital specialists at scheme tariffs (MT). Because private surgeons, anaesthetists, and specialists routinely charge between 300% and 600% of scheme rates, maintaining a comprehensive Gap Cover policy remains non-negotiable to protect against balance-billing shortfalls and procedural deductibles. Please contact HealthGroup for tailored portfolio recommendations if you do not currently hold an active gap policy.

Regulatory Disclaimers & Footer

- **FSP Licence:** HealthGroup is an authorised financial services provider (FSP No. 33932).

- **Compliance & Authority:** This document serves as a confidential summary review for the HealthGroup client portfolio and is subject to the final approval of benefit structures by the Council for Medical Schemes (CMS) and the registered Rules of Medihelp.

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