

Screening & preventative care

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Topics



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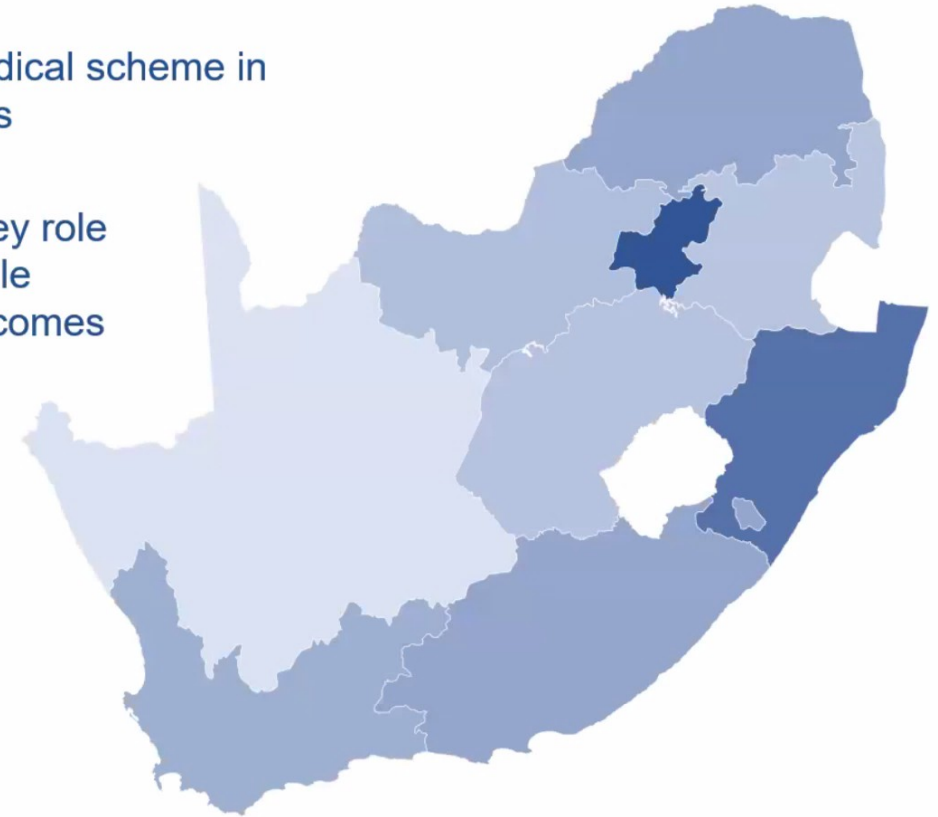
03 Value-based care

Overview of GEMS



GEMS is the **largest restricted** & second largest overall medical scheme in South Africa, with **voluntary membership** for public servants

Covering over 25% of all beneficiaries nationally, it plays a key role in advancing access, affordability, & equity in healthcare, while leveraging its scale for cost efficiency & improved health outcomes



**2.4
million**

Covered beneficiaries as at
June 2025

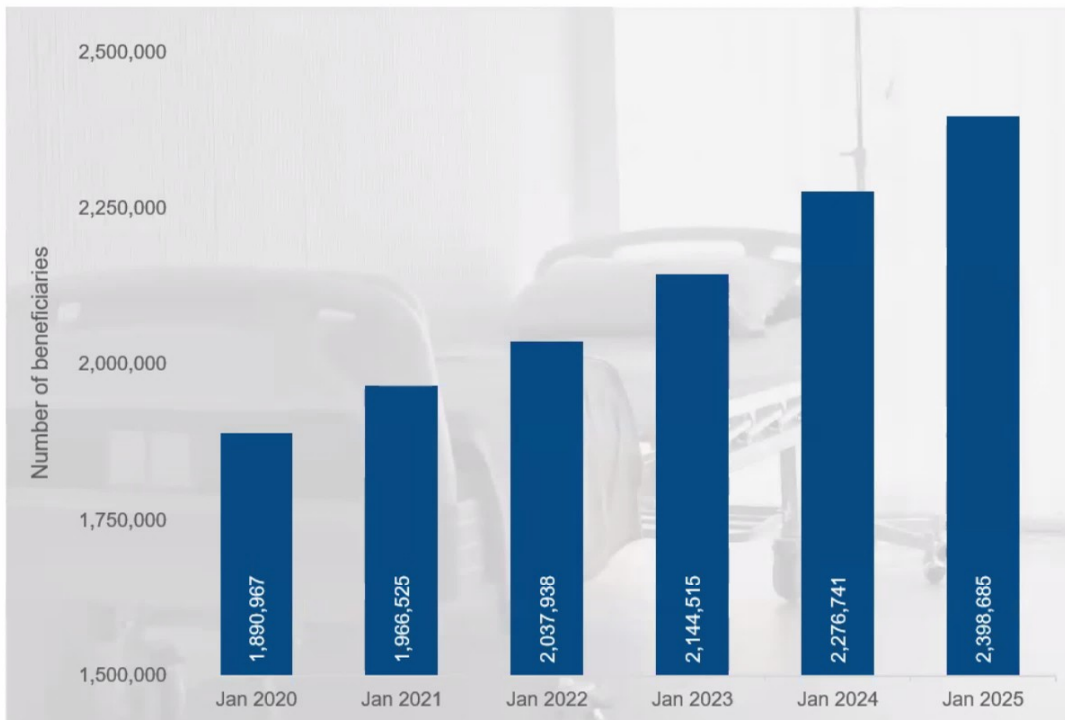


**886
thousand**

Covered members as at
June 2025

Working towards a healthier you

Extending access to healthcare coverage



- > Despite challenging economic conditions, GEMS has achieved **rapid growth** by extending medical cover to previously uncovered lives
- > Over **500 000 lives** have been added in the past 5 years, supported by sustainable funding
- > The Scheme now facilitates around **120,000 hospital admissions & 2 million doctor consultations** annually, highlighting its expanding role in delivering healthcare access at scale

Driving growth through preventative care



GEMS has driven strong growth by embedding preventative care, such as routine screenings & early intervention programmes, into its **value proposition**, ensuring members receive quality healthcare access at an affordable cost

Achieving long-term impact requires more than growth alone: By scaling up preventative services, GEMS can build a more sustainable & resilient healthcare system that can serve as a foundation for **universal health coverage** in South Africa

To realise this goal, **preventative care** must take centre stage – shifting the focus from procedure volumes to outcome-focused metrics, such as screening uptake & avoidable hospitalisations

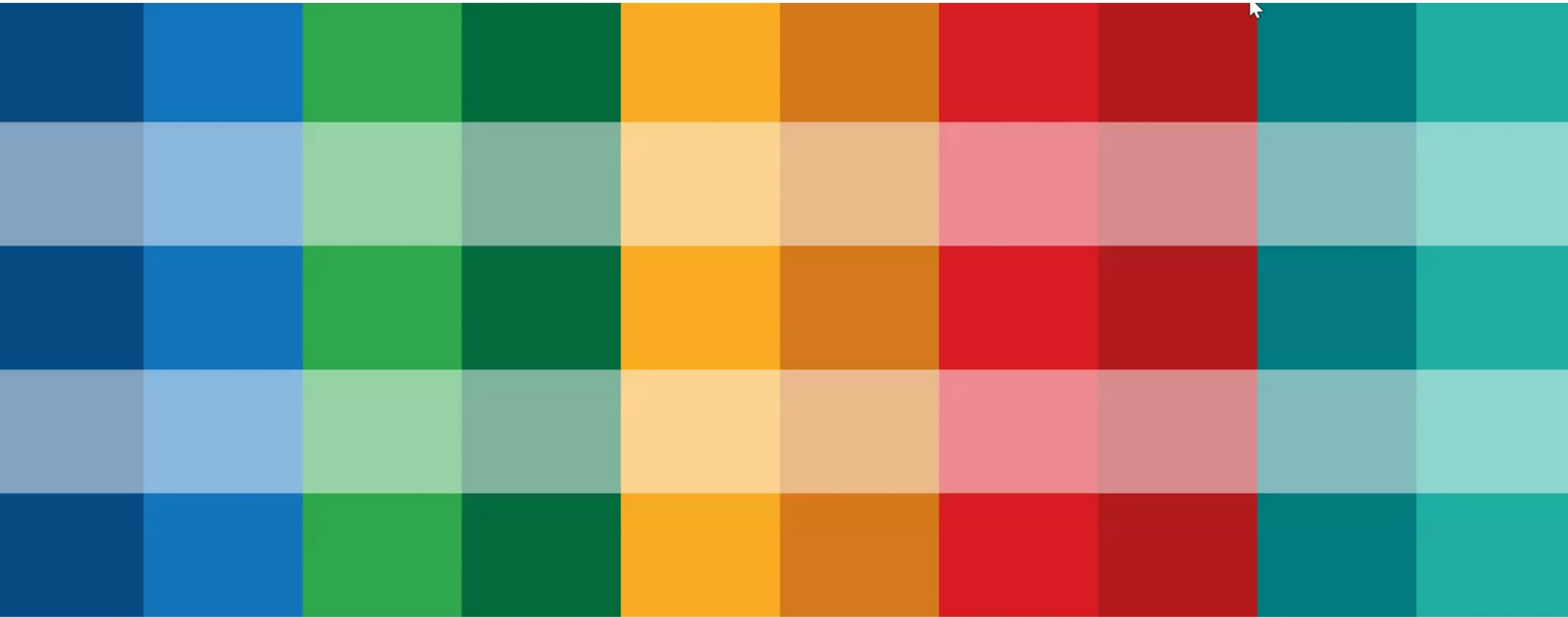
DAILY MAVERICK

BUSINESS MAVERICK

PERSONAL FINANCE

Medical scheme contribution increases are announced – and it's not good news





Screening & preventative care benefits offering



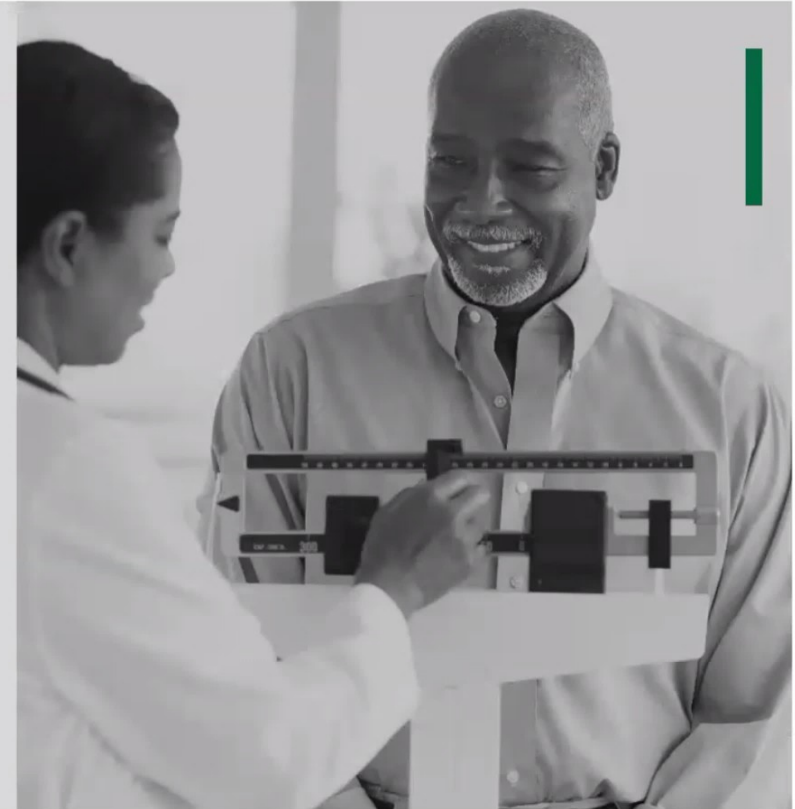
GEMS benefits offering



GEMS offers one of the most **comprehensive, market-leading** screening & preventative care packages in South Africa









Available on all options & **paid from risk benefits** – that way, day-to-day benefits are not impacted

Services are designed to **detect disease early**, guide timely intervention & **keep members healthier** for longer



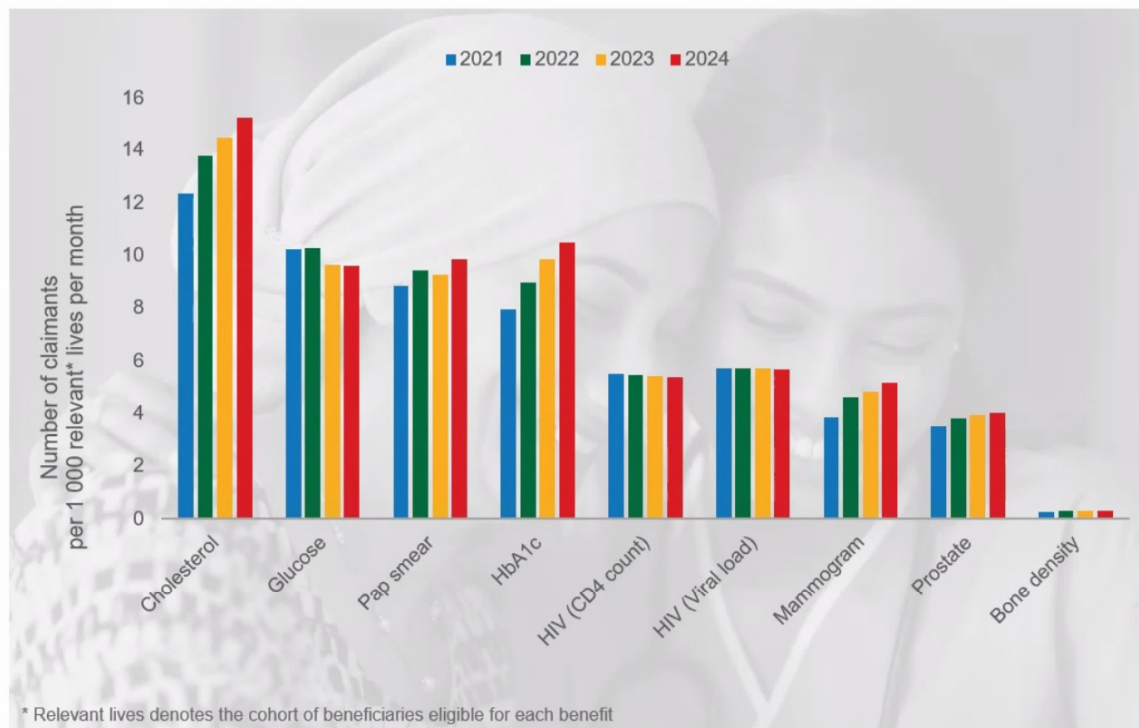
GEMS benefits offering



 Cardio-metabolic	<ul style="list-style-type: none">• Cholesterol screening• Glucose screening• Blood pressure monitoring• Peak flow measurement	 Cancer	<ul style="list-style-type: none">• Pap smear screening• Mammography screening• Prostate screening• Faecal occult blood test
 Newborn & paediatric	<ul style="list-style-type: none">• Neonatal hypothyroidism• Childhood hearing screening for children• Childhood optometry screening	 Specialty assessment	<ul style="list-style-type: none">• Pregnancy screening• Glaucoma screening• Urine analysis
 Bone health	<ul style="list-style-type: none">• Osteoporosis screening: Bone densitometry scan	 Vaccination	<ul style="list-style-type: none">• Influenza vaccination• Pneumococcal vaccination• HPV vaccination• COVID-19 vaccination
 Infectious disease	<ul style="list-style-type: none">• HIV/AIDS pre-test counselling & testing• Syphilis screening• Chlamydia & gonorrhea screening• TB screening	 Dental	<ul style="list-style-type: none">• Dental sealants• Dental polishings

Benefits utilisation

Number of claimants per 1 000 relevant* lives per month



Cholesterol screening uptake has risen by 5% annually from 2021 to 2024, yet still reaches only 1.5 % of beneficiaries each month

Pap smears have increased from around 8.8 to 9.9 claimants per 1 000 relevant lives, while **mammograms** from 3.8 to 5.2 – yet less than 2% of eligible women are screened monthly

Even **standard checks** like HbA1c show modest gains while still reaching under 2% of the adult population each month

More specialised tests such as **bone density scans & prostate screening** remain relatively low, despite rising marginally

Benefits utilisation

Number of claimants per 1,000 relevant* lives per month



To translate these improvements into meaningful population health gains, we need **stronger collaboration with doctors** to promote the value of routine screening, **simplify referral pathways & embed preventative checks** into every patient encounter



Benefits utilisation

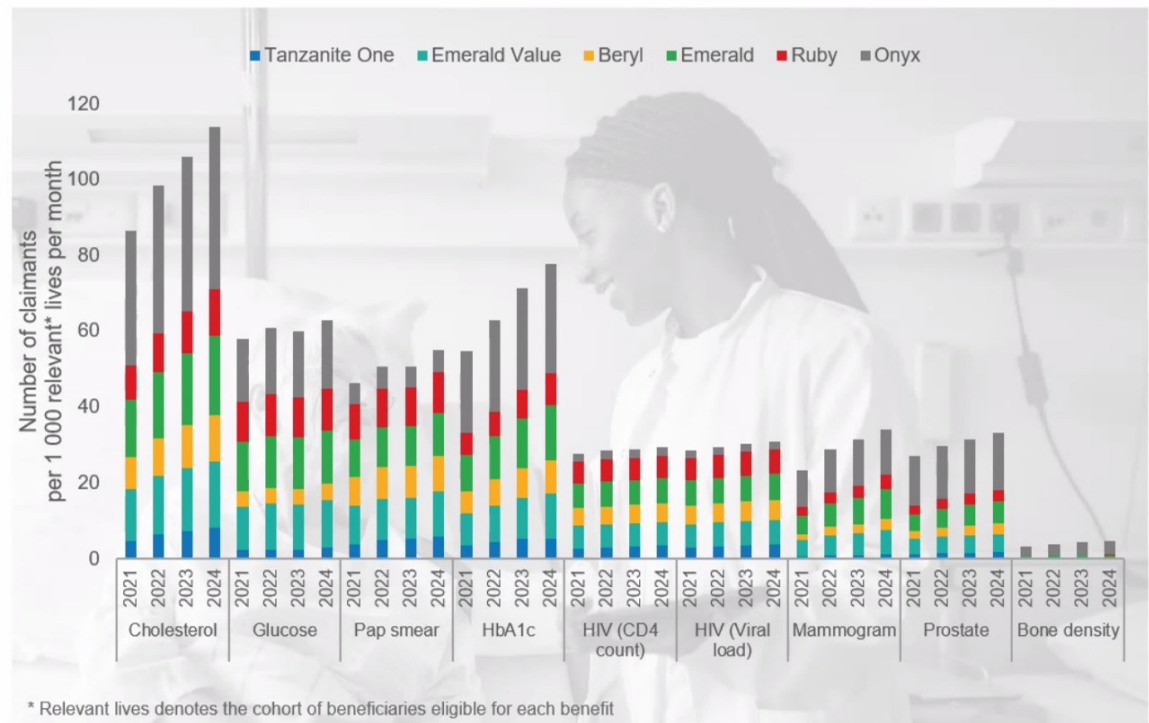
Number of claimants per 1 000 relevant* lives per month: Option level

All screening & preventative benefits are identical across all GEMS options, yet utilisation rates vary markedly

Onyx members consistently lead in uptake, especially for high-value tests like cholesterol, glucose and HbA1c

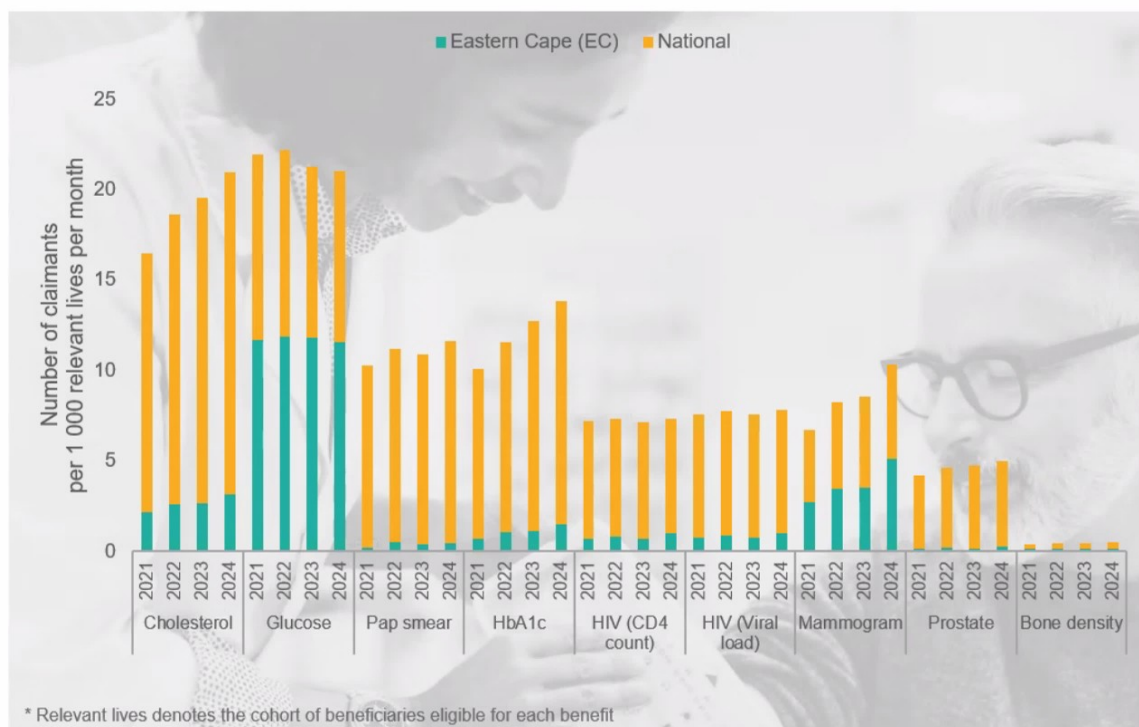
Tanzanite One & Beryl show progressively lower claimant rates per 1,000 relevant lives, despite having the same covered benefits

The largest gaps appear for critical, age-based screenings such as Pap smears, mammograms & osteoporosis scans, where lower-tier options reach less than half the utilisation of top-tier ones



Benefits utilisation

Number of claimants per 1 000 relevant* lives per month: EC vs National

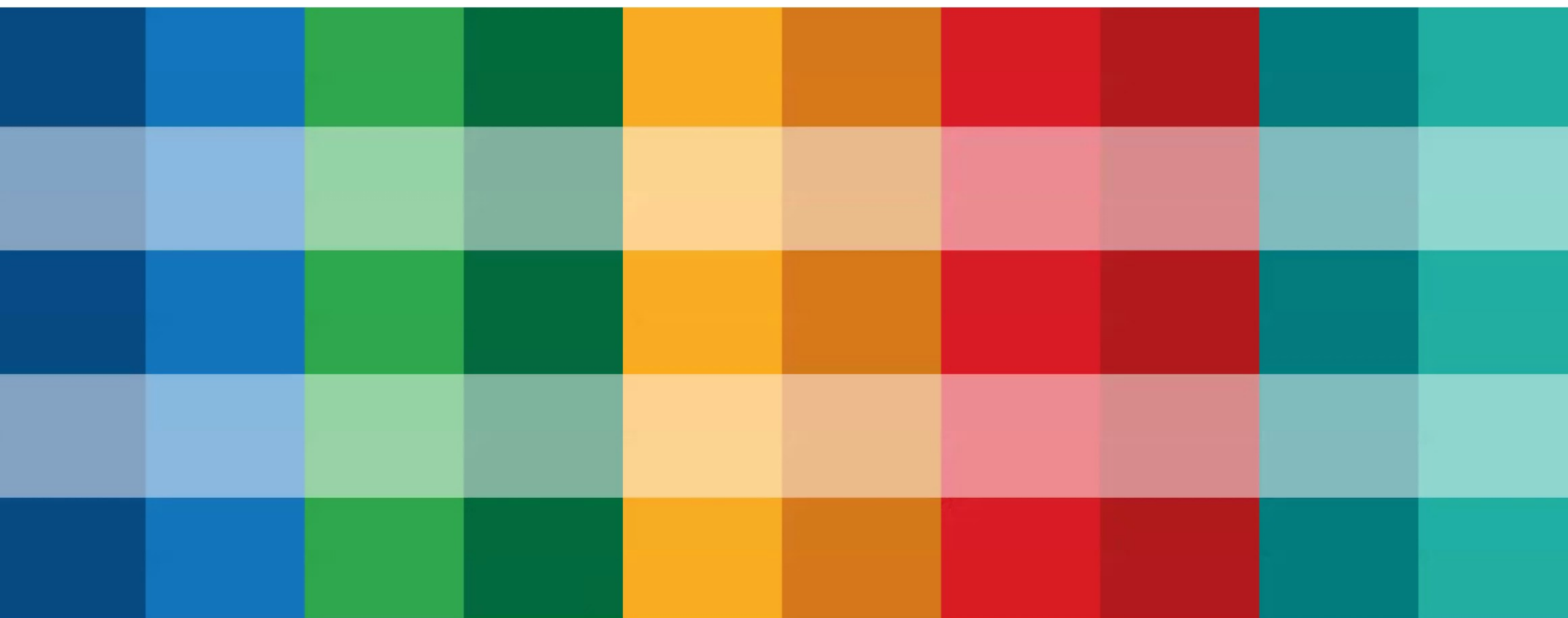


EC rates **consistently lag behind the national average** across all key screenings & preventative benefits, excluding glucose

Cholesterol uptake in EC rose from 2.2 in 2021 to 3.1 in 2024, contrasted with 14.3 to 17.8 nationally, highlighting a significant gap

Pap smears, HbA1c & HIV in EC remain under 1.5 per 1 000 relevant lives each month

For **mammograms**, the EC saw a higher increase from 2021 to 2024 relative to the national rate



Value-based care



Value-based care



Value is determined by the **quality of care** & the **cost to achieve it**

Optimal value is achieved when patient outcomes & **experiences are maximised**, while costs are minimised

In a value-based reimbursement model, payments are **linked to the value delivered**, not just the volume of services provided

Contracting for value



GEMS has implemented a multitude of value-based care models which wherever possible **champion primary & preventative care over curative & hospi-centric care**



GP results-based
reimbursement



Population medicine
program



Palliative care program



Chronic back & neck
program



Weight management
program

Working towards a healthier you

Population Medicine Initiative



The multidisciplinary care team is reimbursed through risk-based global capitation fees.

The capitation fees are linked to downstream cost savings. Greater downstream cost savings translate into higher fees.

The capitation fees are linked to process and surrogate outcome quality metrics. Improved quality metrics translate into higher fees.

The fees payable are directly linked to the value delivered



Population Medicine Initiative



Same enhanced benefits across all options

The Scheme provides funding for unlimited consultations with the multidisciplinary care team.

The potential for benefit shortfalls and by implication out-of-pocket payments is negated.

Integration with GEMS wellness days – bringing care to members

Population Medicine Initiative

A broad spectrum of process, surrogate outcome & cost measures are considered



Hospital admission rates, hospital readmission rates, hospital bed days & PQI admissions



Preventative care such as influenza vaccines, pneumococcal vaccines & HPV vaccines



Screening such as HIV tests, glucose tests, cholesterol tests, mammograms & so forth



Chronic disease management (diabetes, HIV, hyperlipidaemia, hypertension, hypothyroidism & ischaemic heart disease)

GEMS has developed benefit structures that support value-based care and the delivery of cost-effective, high-quality services. These frameworks enable providers to make routine screening and preventative services a seamless part of each patient interaction, while aligning financial incentives with early detection and better patient outcomes.



Thank you

