

Bonitas Medical Fund: operational statistics per option in 2022 (extracted from its Integrated Report for 2022)

	Consolidated	Standard	Primary	BonComp	BonClassic	BonComplete	BonSave	BonFit	Hospital Standard	BonEssential	BonCap	BonStart	BonStart Plus**
Type of plan		T	T	S	S	S	S	S	H	H	I	E	E
Average number of members during the year (n)	353 905	106 479	95 580	4 343	8 632	8 674	40 794	9 870	4 525	13 528	56 555	3 674	1 251
Number of members at 31 December (n)	353 763	104 874	95 566	4 256	8 423	8 456	40 607	10 260	4 398	13 612	56 823	4 570	1 918
Increase/decrease in number of members since 2021 (%)	4.00%	-2.14%	1.52%	-6.91%	1.03%	1.65%	14.00%	52.79%	-8.03%	12.14%	0.62%	144.64%	
Average number of beneficiaries during the year (n)	729 904	228 091	222 035	7 342	14 941	16 826	93 355	21 287	8 333	29 856	81 760	4 066	2 012
Number of beneficiaries at 31 December (n)	727 041	224 085	221 413	7 160	14 538	16 276	93 017	22 333	8 084	30 022	81 978	5 057	3 078
Proportion of dependants at the end of the year (n)	1.06	1.14	1.32	0.68	0.73	0.92	1.29	1.18	0.84	1.21	0.44	0.11	0.60
Average beneficiary age (n)	35.5	39.0	30.8	55.7	53.9	45.6	32.0	29.2	49.1	36.2	35.7	33.8	27.9
Pensioner ratio at 31 December (%)	11.0	15.4	5.2	44.3	39.0	23.4	7.2	4.6	28.9	12.0	8.6	2.8	1.9
Chronic profile at 31 December (%)	18.7	28.0	12.0	51.4	49.0	31.3	13.8	9.0	20.4	11.6	11.3	4.1	3.8
Main member contribution a month in 2022 calendar year*		R4 230	R2 654	R8 217	R5 677	R4 570	R2 950	R2 230	R2 592	R2 033	***	R1 338	
Risk contributions PAMPM (Rands)	4 517	6 548	4 099	9 645	6 996	5 839	3 783	2 808	4 297	3 173	1 845	1 450	4 260
Risk contributions PABPM (Rands)	2 190	3 057	1 764	5 705	4 042	3 010	1 653	1 302	2 333	1 438	1 276	1 311	2 649
Healthcare expenditure PABPM (Rands)	1 991	2 741	1 560	6 786	4 074	2 886	1 410	1 049	2 152	1 250	1 319	812	1 010
Non-healthcare expenditure PABPM (Rands)	201	208	190	264	266	237	199	206	244	193	182	220	162
Relevant healthcare expenditure as % of gross contributions	87.1	89.7	88.4	96.7	86.6	81.7	68.9	67.8	92.2	87.0	103.4	62.0	75.0
Relevant healthcare expenditure as % of risk contributions	90.9	89.7	88.4	119.0	100.8	95.9	85.3	80.5	92.2	87.0	103.4	62.0	75.0
Non-healthcare expenditure as % of gross contributions	8.8	6.8	10.8	3.8	5.7	6.7	9.7	13.3	10.5	13.4	14.2	16.8	12.0
Loss-making for the year based on net healthcare result?	Yes	No	No	Yes	Yes	Yes	No	No	Yes	Yes	Yes	No	No
Net surplus or deficit for the year?	Surplus	Surplus	Surplus	Deficit	Deficit	Deficit	Surplus	Surplus	Surplus	Surplus	Deficit	Surplus	Surplus
Indicates an increase compared to 2021		T = Traditional; S = Savings; I = Income; H = Hospital; E = Edge											
Indicates a decrease compared to 2021		PAMPM = per average member per month											
Unchanged compared to 2021		PABPM = per average beneficiary per month											
* As stated in Bonitas's 2022 benefits brochure		*** The contribution depends on the income level. The lowest contribution was R1 274 for income of up to R9 430.											
** BonStart Plus: no 2021 figures													