

Choosing medical aid schemes wisely

The [2015 Medical Aid Survey](#), recently released by GTC Healthcare Consulting, has highlighted the profound complexities within medical scheme structures and offerings, which can be difficult for consumers to decipher in order to make a decision on which scheme best suits their needs.



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The report, which compares offerings from 19 open medical schemes, offers basic comparisons between the selected providers. However, due to the complexities of the various medical scheme offerings available - such as rewards or benefit programmes - direct comparison is almost impossible, leading to these elements being excluded from scheme comparisons.

According to Graham Anderson, CEO and Principal Officer at Profmed - credited by the report as having a 'winning benefit option' - the reams of information can pose a problem for consumers determining which benefit option to choose.

"Medical schemes provide protection at some of the worst moments of people's lives so it is of paramount importance that members understand exactly what they are covered for, and take the time to ensure they are selecting the right scheme for their particular needs."

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