

# The future of medical schemes depends on technology, trust and transformation

By [Kevin Aron](#), issued by [Stone](#) 12 Jun 2025

In an era where technology advances are transforming every aspect of our lives, accessing information about healthcare should be just as seamless and efficient. The complexities of dealing with a medical scheme can seem daunting, and technology can significantly reduce these complexities and improve access to the right information at the right time – imagine effortlessly managing your healthcare needs online, much like booking travel or managing your finances.



Kevin Aron, principal officer at Medshield Medical Scheme

We understand that medical aid members want clear, simple, and fast access to their benefits. They want to feel supported when they are unwell and before problems start, and most importantly, they want options that match their digital or face-to-face preferences.

## Improving efficiency while enhancing the member experience

Most members contribute a significant portion of their monthly budget to their medical scheme. It's only fair that those contributions are used efficiently. The less we spend on administration, the more we can direct toward members' healthcare services. That's why Medshield has invested in digital systems that reduce costs and streamline operations. We have automated processes that integrate with communication channels and other digital tools to improve processing and overall efficiency. This allows us more time to focus on what matters most: caring for our members.

Medshield members now have more ways to engage with the Scheme beyond traditional phone calls or email correspondence. Our member mobile app and WhatsApp service channel allow members to access important information and services at their convenience 24/7. We launched our enhanced Medshield member app at the end of last year, which resulted in a 20% increase in usage. We are continuously monitoring the uptake to ensure long-term value. Many members continue to supplement app use with calls to our call centre, suggesting that confidence in digital-only services is still developing.

Current development priorities include improving app functionality for automated hospital authorisations and

chronic medication approvals. For example, members could input procedure reasons directly into the app reducing the need to phone the contact centre. It has the potential to simplify a currently manual process. In addition, Medshield is exploring further digital service enhancements.

### **Predicting and managing clinical risk**

Beyond operational and access improvements, Medshield proactively uses technology to manage clinical risk. By applying artificial intelligence and predictive modelling with clinical biomarkers, the Scheme identifies members who may be at risk of hospital admission within the next three to six months. Once these members are identified, the Scheme provides clinical support, including clinical coaching or referral to a general practitioner or specialist. The goal is to prevent unwarranted admissions, reduce the need for emergency care, and improve health outcomes for our members and their families.

Technology is also being used to identify members likely to be readmitted post-discharge, for example, due to wound infections. Early engagement helps to identify clinical risk, prevent complications and avoid unnecessary re-hospitalisation.

In addition, Medshield is piloting facial scan technology that can analyse up to 20 clinical health parameters from a person's facial image. Medshield is utilising this as a mass digital health screening tool to direct members to appropriate care to reduce high-cost episodes and to support earlier intervention.

### **Behaviour change and lifestyle health**

Lifestyle-related diseases remain one of the most significant cost drivers for medical schemes. Conditions such as type 2 diabetes, high blood pressure, and obesity are closely linked to behaviours such as inactivity, poor diet, and unmanaged stress.

Medshield is working to address this through behaviour change programmes like Medshield Mind and Medshield Movement. These initiatives support members with educational materials, coaching, and practical advice for managing their health, including child and family-focused interventions.

One proof of concept currently underway has shown that members living with type 2 diabetes can reduce or stop medication with consistent lifestyle improvements while under medical supervision. This programme aims to empower members to improve their quality of life.

Interventions are tailored based on a member's clinical risk profile, ranging from low-touch digital education to personalised nurse coaching. Due to current regulations under the Medical Schemes Act, the Scheme cannot offer financial incentives for improved health outcomes. However, behaviour change remains a key focus area in chronic disease management.

### **Remaining accessible beyond digital tools**

Although the demand for access to digital channels continues to increase, many members still prefer to meet in person. Medshield has made enhancements to our regional offices and walk-in centres and recently relocated our Cape Town and Durban branches after conducting a survey and engaging with members to understand their needs.

Looking ahead, the Scheme is reviewing its benefit design for the 2026 cycle with a strong focus on prevention. With one of the highest solvency ratios in the industry, Medshield is well-positioned to consider

enhancements to its preventative benefits while aiming to limit contribution increases. Additional efforts are focused on predicting avoidable healthcare episodes and ensuring members are guided toward appropriate care earlier in their treatment journey.

In today's healthcare environment, members want more than just cover. They want easy access to support whether online or in person, which helps them stay healthier for longer. Medshield adapts to these changing needs by using innovative technology, enhancing day-to-day processes, and proactively addressing health issues before they escalate. It's about making healthcare work better for real people in real life.

## ABOUT THE AUTHOR

Kevin Aron is principal officer at Medshield Medical Scheme.

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