



Meeting the needs of the youth

Description

In support of the AfroCentric Group's vision of bringing affordable healthcare to all South Africans, we've introduced Fedhealth Medical Scheme's option for young and healthy digital natives – the **flexiFED^{Savvy}** hospital plan.

In 2022, we set out to create an option for the scheme that would come in at the lowest contribution in the market. The vision for the option was to get young people with low income covered on a medical aid, at the same price as medical insurance.

With annual inflation reaching a 13-year high of 7.8% in July 2022, budgeting for essential monthly expenses like groceries, transport and healthcare has become increasingly difficult – especially for younger people. Our country's youth unemployment rate, already among the world's highest, has worsened further since the Covid-19 pandemic, with 4.8 million young South Africans now without jobs.

Fedhealth's new medical aid product, **flexiFED^{Savvy}**, aims to address these issues by offering a highly affordable, digitally enabled hospital plan specifically aimed at the young and healthy, without compromising on quality.

"**flexiFED^{Savvy}** is the shake-up the medical aid market needs," says Jeremy Yatt, Fedhealth's Principal Officer. "We are really pleased to provide affordable healthcare to young people looking for customisation and convenience, but who also don't want to compromise on quality."

flexiFED^{Savvy} benefits include:

- Unlimited private hospitalisation at an extensive hospital network up to PMB level of care
- Unlimited cover with network specialists and GPs in-hospital
- GP consultations consisting of three face-to-face consults at a network GP and unlimited virtual GP consultations
- Unlimited trauma treatment in a casualty ward
- Virtual mental wellness support
- A female contraceptive benefit

- Three ways to fund day-to-day benefits should the member need it.

All Fedhealth members have the choice to upgrade to a higher Fedhealth option within 30 days of a life-changing event such as a pregnancy or the diagnosis of a serious illness.

It's serviced 100% by our digital platforms, supporting Medscheme's objective of digitalising our process and to have human intervention only when entirely necessary.

To this end, considerable emphasis was placed on the Fedhealth Member App, and now every **flexiFED^{Savvy}** member can complete the following tasks via their smartphone:

- Submit and track claims
- View benefits available
- Manage day-to-day benefits
- Find network providers
- Add and remove dependants
- Complete virtual GP consultations
- Submit and view hospital authorisations – this function now includes the ability to receive a hospital authorisation instantly without human intervention; a small percentage of queries will be managed by the clinical team
- Submit and view chronic authorisations
- Access to the Panda mental wellness support app
- Access eDBC online support to manage back and neck pain
- Update personal information.

The following functions are in development:

- View contributions
- View MediVault instalments
- Option changes.

The app, which is supported via a live chat platform, is available for download from the Apple App Store, Huawei App Gallery and Google Play Store. In addition to the Fedhealth Member App, **flexiFED^{Savvy}** members are also supported by the Fedhealth WhatsApp chatbot and the Fedhealth Family Room online member portal.

With 426 new members with an average age of 31 signing up for flexiFED^{Savvy} since the beginning of January 2023, indications are that this digitalised approach to affordable medical aid is going to be popular.

Category

1. Our Innovation