

LA Health

Powered by  Discovery



Claims Tracker

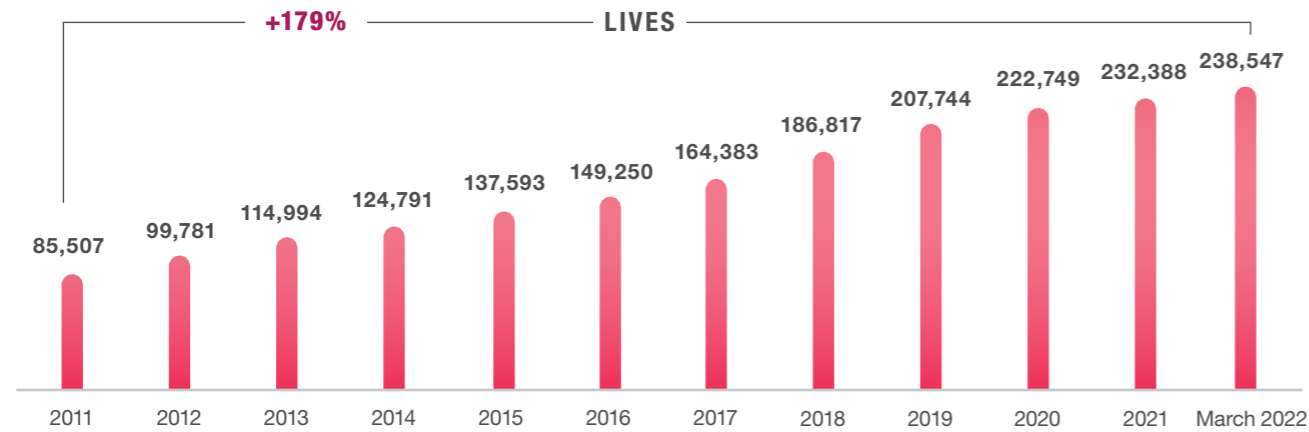
FOR THE PERIOD APRIL 2021 – MARCH 2022



BENEFICIARY PROFILE

Number of beneficiaries

LA Health provides healthcare cover to more than 238,000 beneficiaries. This is made up of approximately 94,000 members, and represents 43% of Local Government employees that have medical scheme cover.



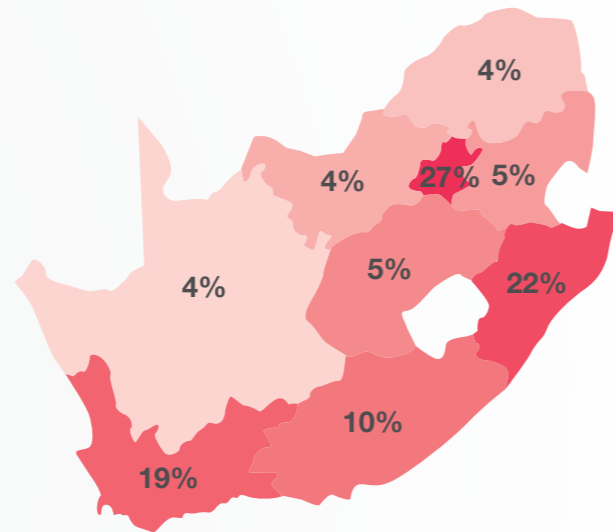
Geographic overview

The majority of beneficiaries reside in metropolitan areas such as Cape Town, Durban, Johannesburg and Pretoria.

highest number of beneficiaries



lowest number of beneficiaries



Throughout this document, 'beneficiaries' refers to principal members and dependants. All figures are as at 31 March 2022, with the exception of the number of beneficiaries and total market share, where the figures are for the calendar year and as at March 2022. LA Health Medical Scheme, registration number 1145, is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07. Discovery Health (Pty) Ltd is an authorised financial services provider.

Age distribution of beneficiaries

The average age of LA Health beneficiaries is in line with that of the general population.

LA HEALTH



SA POPULATION



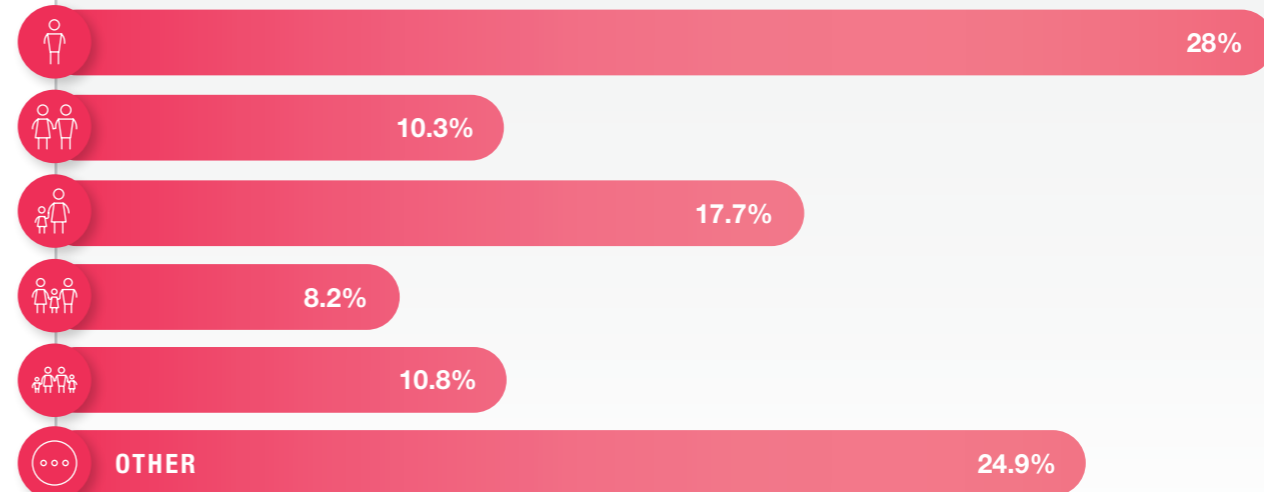
< 20 years

20 – 64 years

> 64 years

Family structure distribution

28% of the beneficiaries on LA Health are individual beneficiaries. Some of these beneficiaries are single, others have chosen not to add their family to their membership.



TOTAL LA HEALTH CLAIMS PAID OVER LAST 12 MONTHS: R4.5 BILLION

H **Hospital claims** (pg 6)

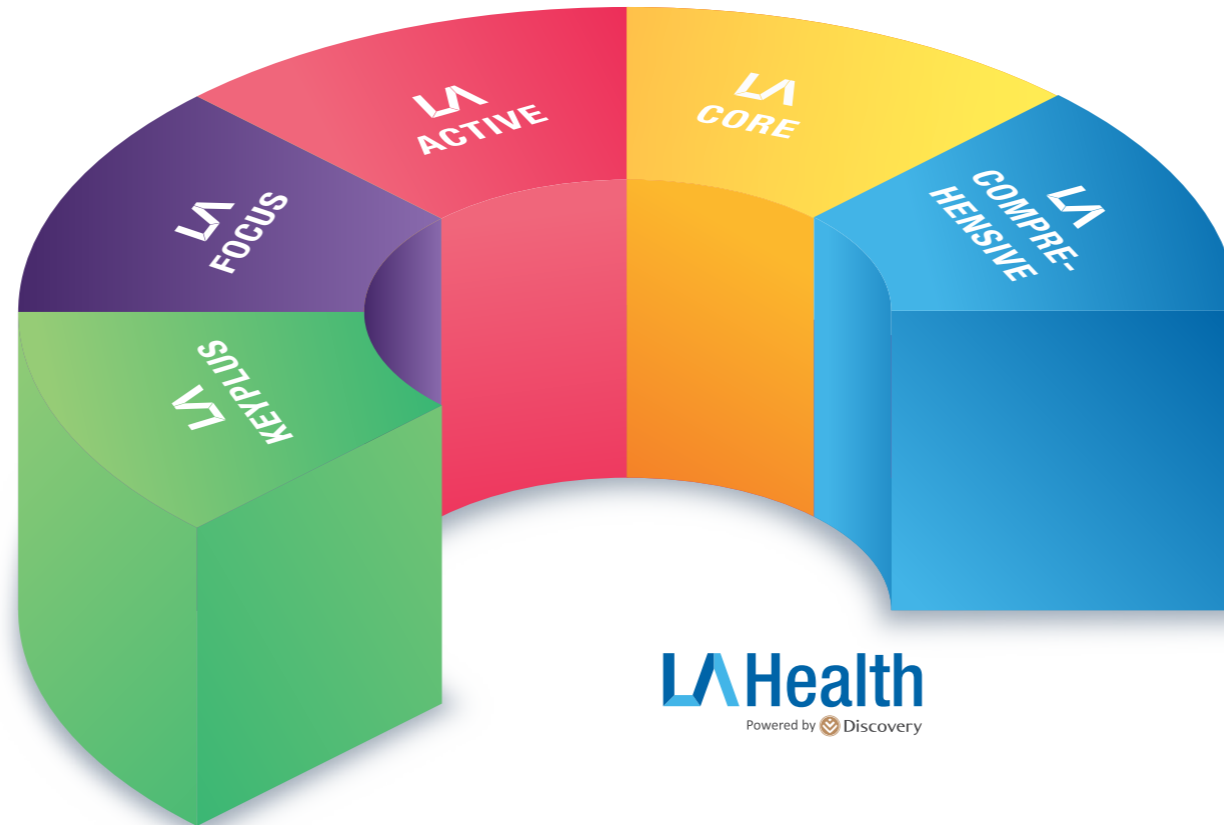
R2.2 bn	paid for hospital claims
49%	of total claims paid
39,479	hospital admissions
R55,901	average cost per admission
188,597	days spent in hospital
4.8	days spent in hospital per admission

Chronic claims (pg 11)

R225 m	paid for claims relating to chronic conditions
5%	of total claims paid
47,234	beneficiaries with chronic conditions
R398	average cost per beneficiary per month
398,453	prescriptions dispensed

Oncology claims (pg 14)

R168 m	paid for oncology treatment
4%	of total claims paid
1,831	beneficiaries currently claiming for oncology treatment
R7,652	average cost per beneficiary per month



Screening and prevention (pg 18)

4,374	beneficiaries performing Health Checks
--------------	--

Day-to-day claims

R1.7 bn	paid for day-to-day claims
613,443	GP visits
133,702	specialist visits
192,393	allied visits (e.g. biokineticist, physiotherapist, chiropractor)
2.5 m	prescriptions dispensed

Maternity claims (pg 17)

R162 m	paid for births
3,599	number of deliveries
R45,031	average cost per delivery

Note: All figures for the period April 2021 to March 2022.

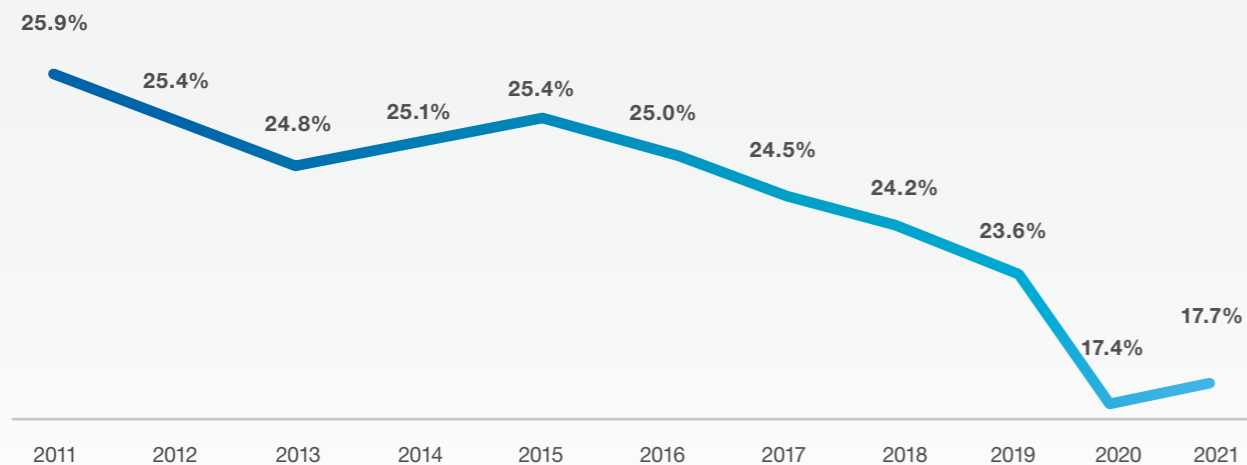
HOSPITAL CLAIMS

Hospital claims overview

R2.2 bn	paid for hospital claims	28,731	beneficiaries admitted to hospital
39,479	hospital admissions	188,597	days spent in hospital
R55,901	average cost per admission	4.8	days spent in hospital per admission
R497 m	paid for the 500 sickest families		

Hospital admission rate

The admission rate for the Scheme has decreased in recent years, partly explained by the declining average age of the Scheme with young and healthy lives joining. There has been a significant reduction in the admission rate in 2020 as result of the majority of elective admissions being postponed due to COVID-19. The admission rate, however, is on the rise again post-COVID where elective admissions previously postponed, are now being performed.



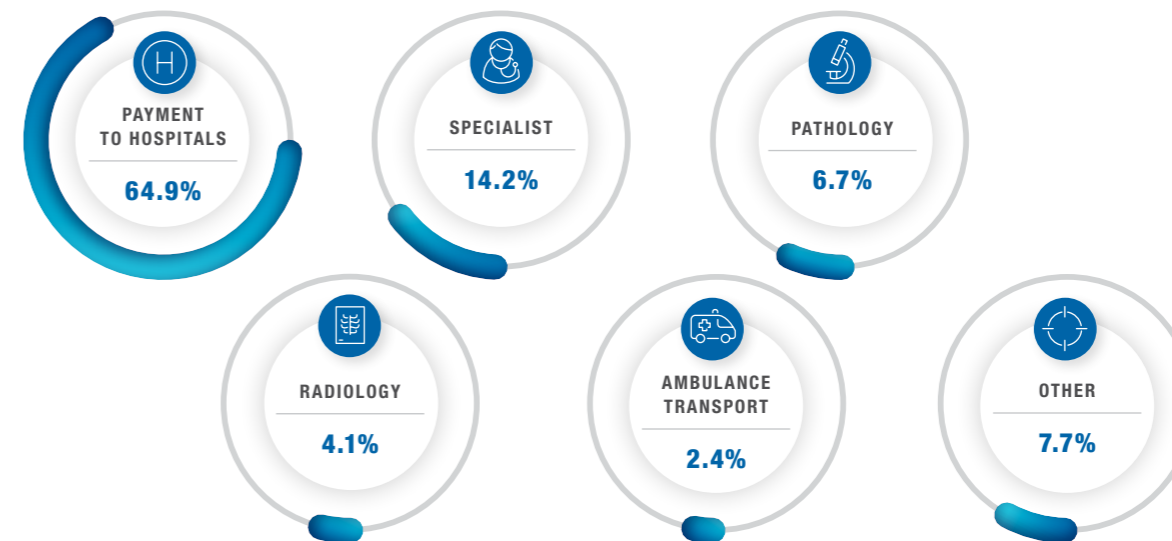
The above graph highlights the admission rate, which is calculated as the total number of admissions for the year, divided by the average number of lives on the Scheme during the year.

Note: All figures for the period April 2021 to March 2022.

Note: Costs relating to oncology or maternity-related admissions are included in the oncology and maternity sections only, and excluded from general hospital claims.

Hospital claims by type of provider

On average for every R100 paid by LA Health for a claim relating to a hospital admission, R64.90 is paid to the hospital and R14.20 to specialists.



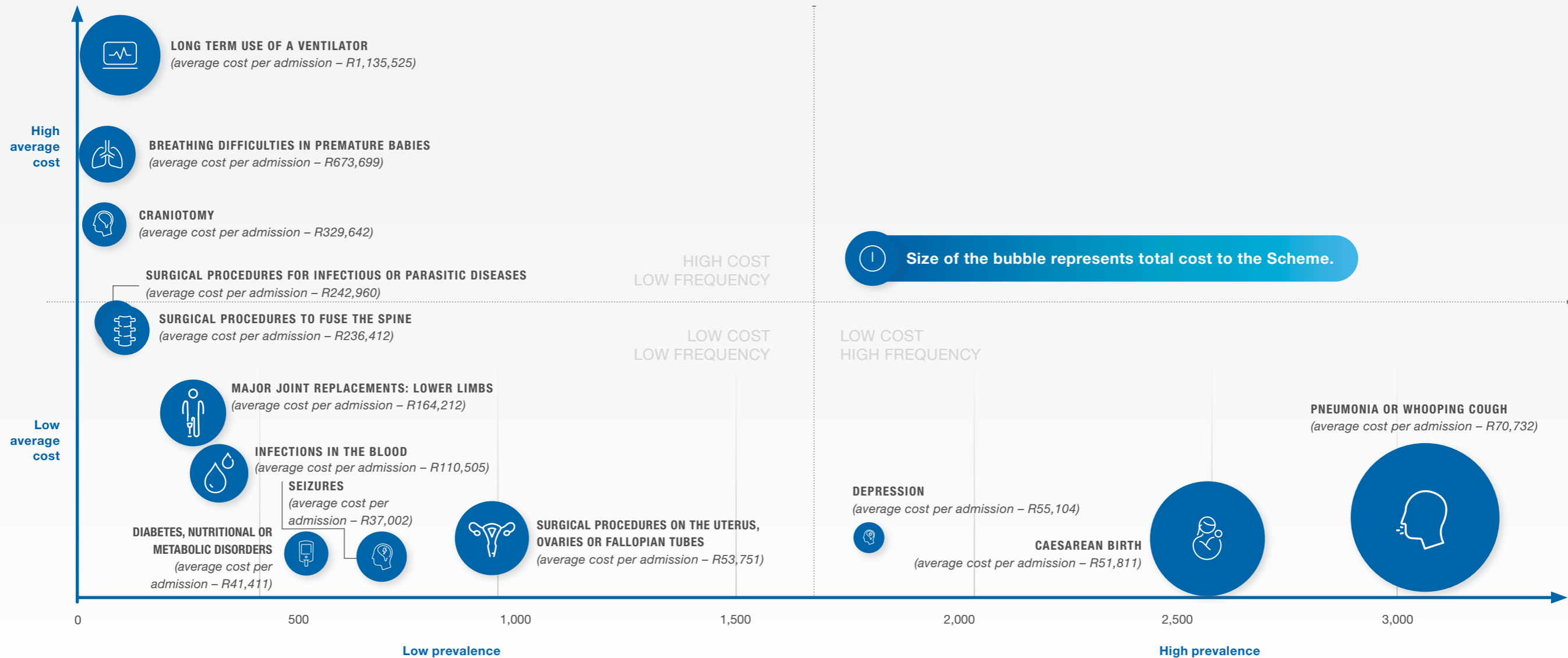
Hospital claims by size

Over the period, 92 beneficiaries experienced hospital claims greater than R1 million and 1,187 beneficiaries experienced hospital claims greater than R250,000.

CLAIMS	NUMBER OF CLAIMS
3,000,000+	2
2,000,000 – 3,000,000	13
1,000,000 – 2,000,000	77
500,000 – 1,000,000	311
250,000 – 500,000	784
100,000 – 250,000	2,925

Admissions contributing most to total hospital claims costs

Beneficiaries can be admitted to hospital for a number of reasons. The graph below illustrates that some admissions are less frequent, but very costly, while others may cost relatively less, but can occur much more frequently.



Note: All figures for the period April 2021 to March 2022.

Top 10 hospital claims

The below illustrates the highest individual beneficiary claims for hospital admissions and highlights that major medical treatments can be required at any age.

R3.5 m	Age 36 LA Active 102 days Shoulder or arm amputation	
R3.2 m	Age 35 LA Active 66 days Extensive burns with skin graft	
R3.0 m	Age 45 LA Active 57 days Insertion or removal of heart implants or devices	
R2.7 m	Age 70 LA Core 66 days Infections	
R2.7 m	Age 55 LA Active 113 days COVID-19-related treatment	
R2.6 m	Age 38 LA Active 100 days Care for long term use of a ventilator	
R2.6 m	Age 0 LA Focus 55 days Care for long term use of a ventilator (cardiovascular)	
R2.5 m	Age 21 LA Focus 47 days COVID-19-related treatment	
R2.4 m	Age 60 LA Active 99 days Infections	
R2.4 m	Age 59 LA Focus 99 days Care for long term use of a ventilator (neurology)	

The largest hospital claim would require 93 years of contributions by the beneficiary to cover that single claim.

Note: All figures for the period April 2021 to March 2022, with the exception of the number of LA Health beneficiaries with a chronic condition, where the figures are for the calendar year and as at March 2022.
 Note: Costs relating to oncology or maternity-related admissions are included in the oncology and maternity sections only, and excluded from general hospital claims.

CHRONIC CLAIMS

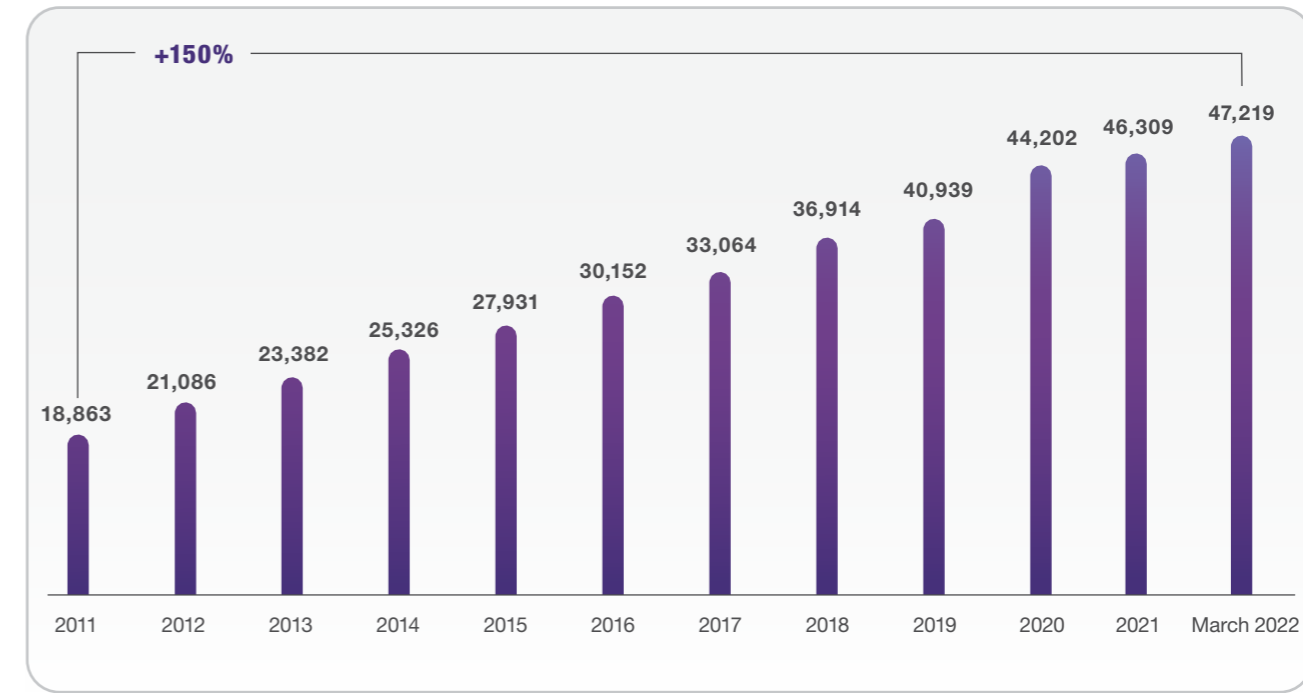
Chronic claims overview

R225 m	paid for chronic claims	47,234	beneficiaries with a chronic condition
398,453	scripts dispensed	R398	average cost per beneficiary per month

Number of LA Health beneficiaries with a chronic condition

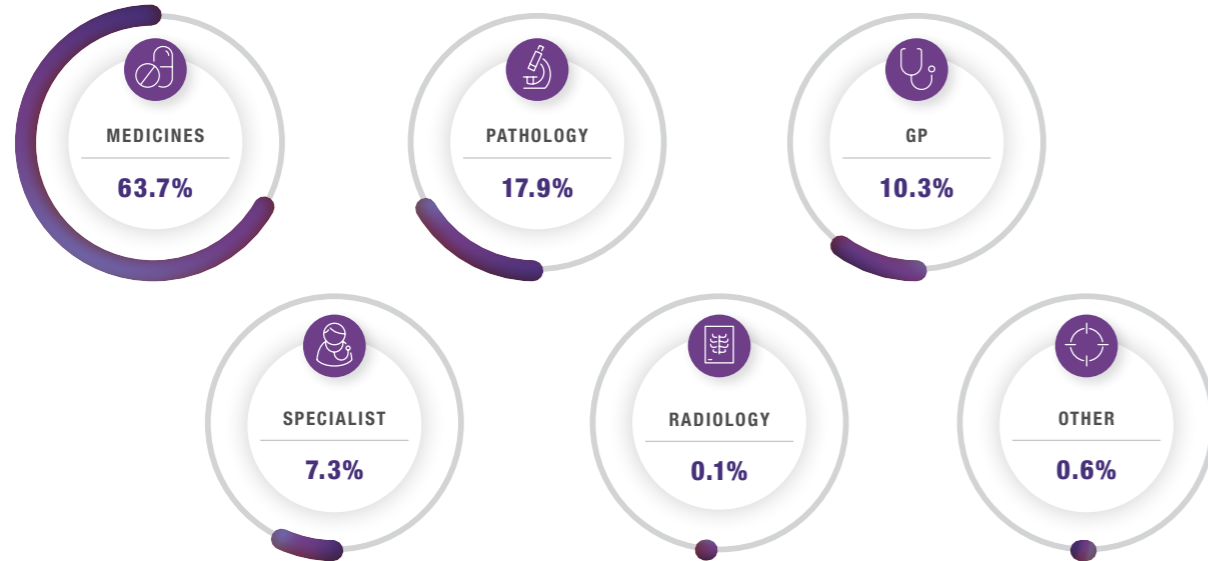
South Africa, like many countries in the world, continues to suffer from an increasing prevalence of non-communicable diseases, also known as diseases of lifestyle.

The absolute number of beneficiaries with a chronic condition, such as diabetes or high blood pressure continues to increase, however the chronic prevalence per 100, 000 beneficiaries has decreased by 10% from 22,000 in 2011 to 19,800 in 2022.



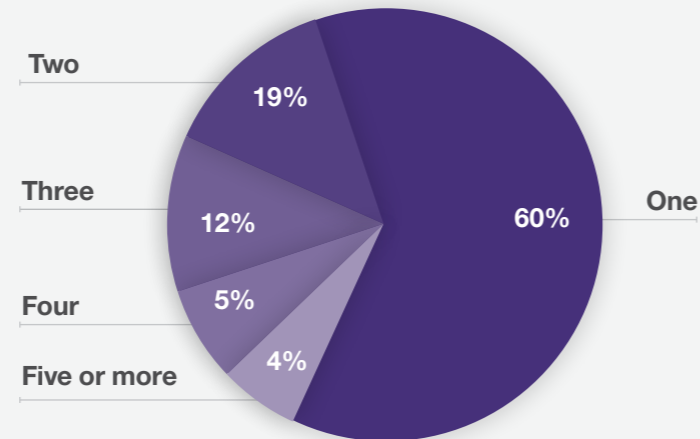
Chronic claims by type of provider

On average for every R100 paid by LA Health for the treatment of a chronic condition, R63.70 is spent on medicines.



Beneficiaries with multiple chronic conditions

Of the beneficiaries with a registered chronic condition, 40% have multiple chronic conditions. The most common combination of chronic conditions is hypercholesterolemia, essential hypertension and diabetes type 2, which is the case for 2,261 beneficiaries.



Top 10 chronic conditions

	BENEFICIARIES	% INCREASE OVER PAST 12 MONTHS	AVERAGE COST PER CHRONIC BENEFICIARY PER MONTH
ESSENTIAL HYPERTENSION	24,980	6.4%	R439
HUMAN IMMUNODEFICIENCY VIRUS (HIV) INFECTION	14,544	6.6%	R515
HYPERCHOLESTEROLAEMIA	12,758	7.0%	R596
DIABETES MELLITUS TYPE 2	9,521	7.7%	R649
ASTHMA	7,432	8.1%	R305
ISCHAEMIC HEART DISEASE	2,884	1.9%	R764
HYPOTHYROIDISM	2,426	2.8%	R490
BIPOLAR MOOD DISORDER	1,559	13.7%	R490
CONGESTIVE CARDIAC FAILURE	1,508	2.0%	R895
GLAUCOMA	1,454	6.8%	R752

The most common chronic condition for the period is essential hypertension with 24,983 beneficiaries enrolled. Bipolar mood disorder has seen the greatest increase in enrolled beneficiaries, of 13.7%, from the previous period. The most costly chronic condition, based on average cost per chronic beneficiary, is congestive cardiac failure with an average cost of R895 per chronic beneficiary per month, excluding hospital claims.

The above does not include hospital claims related to the chronic condition.

Note: Hospital-related costs for beneficiaries with a chronic condition are not included in these figures, but are included in the hospital benefit.

Note: All figures for the period April 2021 to March 2022.

ONCOLOGY CLAIMS

Oncology claims overview

R168 m paid for oncology treatment

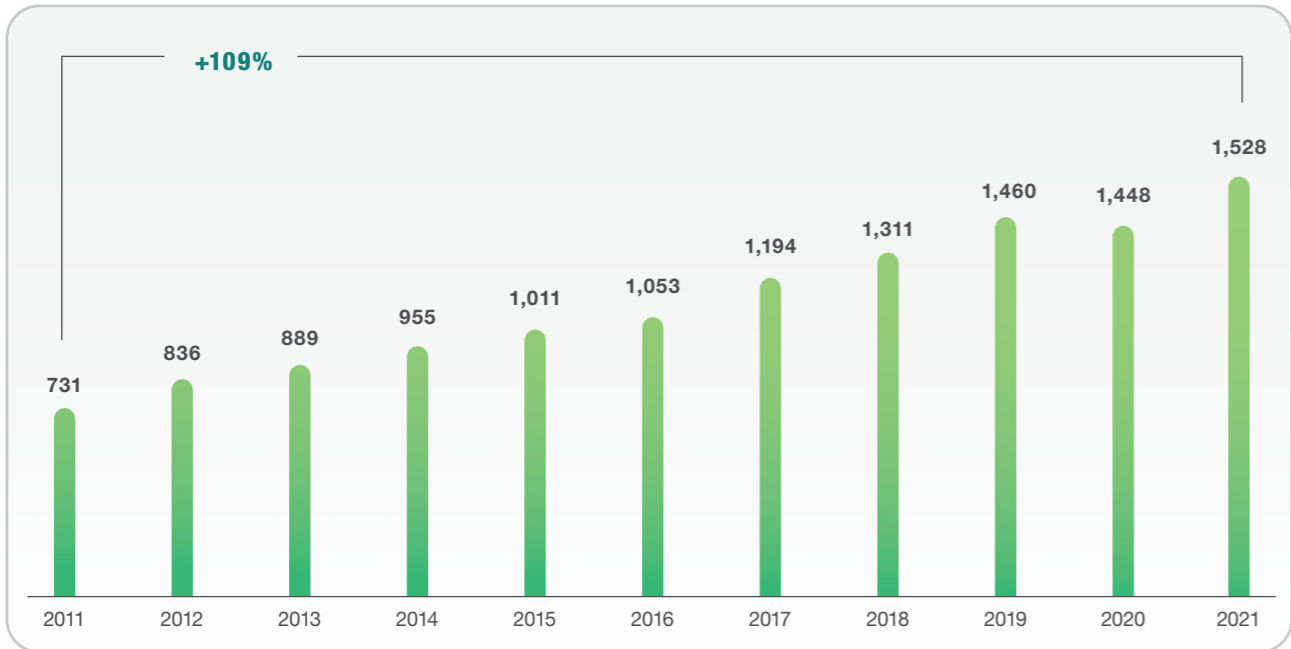
1,831 beneficiaries actively claiming for oncology treatment in past 12 months

2,289 beneficiaries registered for the oncology benefit

Number of LA Health beneficiaries actively claiming for oncology

The absolute number of beneficiaries receiving treatment for cancer has increased by 109% since 2011.

However, the oncology prevalence per 100,000 beneficiaries has decreased by 23% from 855 in 2011 to 660 in 2021.



Note: All figures for the period April 2021 to March 2022.

Top 10 types of cancer

	BENEFICIARIES	% INCREASE OVER PAST 12 MONTHS	AVERAGE COST PER BENEFICIARY PER MONTH
BREAST	507	4.5%	R9,675
PROSTATE	457	6.3%	R9,241
COLORECTAL	139	19.8%	R29,746
HAEMATOLOGY	50	0.0%	R24,878
URINARY	45	-2.2%	R12,874
MALIGNANT MELANOMA	44	4.8%	R18,852
LUNG	40	-21.6%	R26,514
CERVICAL AND UTERINE	37	2.8%	R26,722
MULTIPLE MYELOMA	32	-8.6%	R26,108
LYMPHOMA	25	8.7%	R39,555

Breast cancer is the most common cancer for the period, with 507 beneficiaries claiming for breast cancer.

Colorectal cancer has seen the greatest increase in claimants, of 19.8%, from the previous period.

Lymphoma was the most expensive to treat over the period, with a cost of R39,555 per beneficiary per month.

The above includes all cancer related claims paid by the Scheme.

Top 10 cancer claims

The below illustrates the Top 10 highest individual beneficiary claims for cancer treatment and highlights that beneficiaries of various ages can require oncology treatment.



The infographic above includes all cancer related claims paid by the Scheme.

Note: All figures for the period April 2021 to March 2022.

MATERNITY CLAIMS



Maternity claims overview

3,599 | deliveries | **R 162 m** | paid for births

The majority of births are caesarean births, which typically result in longer stays in hospital.

CAESAREAN BIRTHS

2,570 (72%)

R133 m

3.7 DAYS

deliveries

paid for births

in hospital, on average

NATURAL BIRTHS

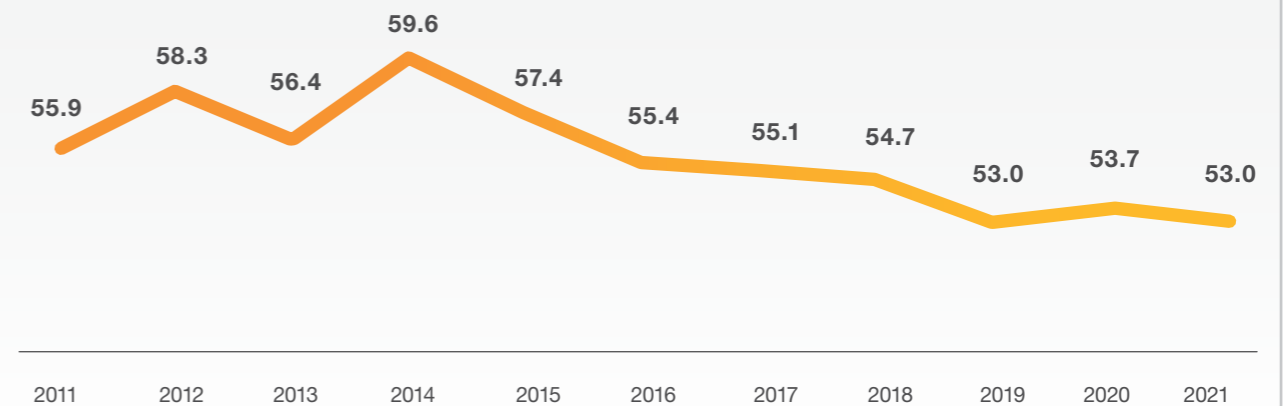
999 (28%)

R29 m

2.5 DAYS

Birth rate

The birth rate among LA Health beneficiaries has remained relatively constant in recent years. This is in contrast to declining birth rates in South Africa in general.

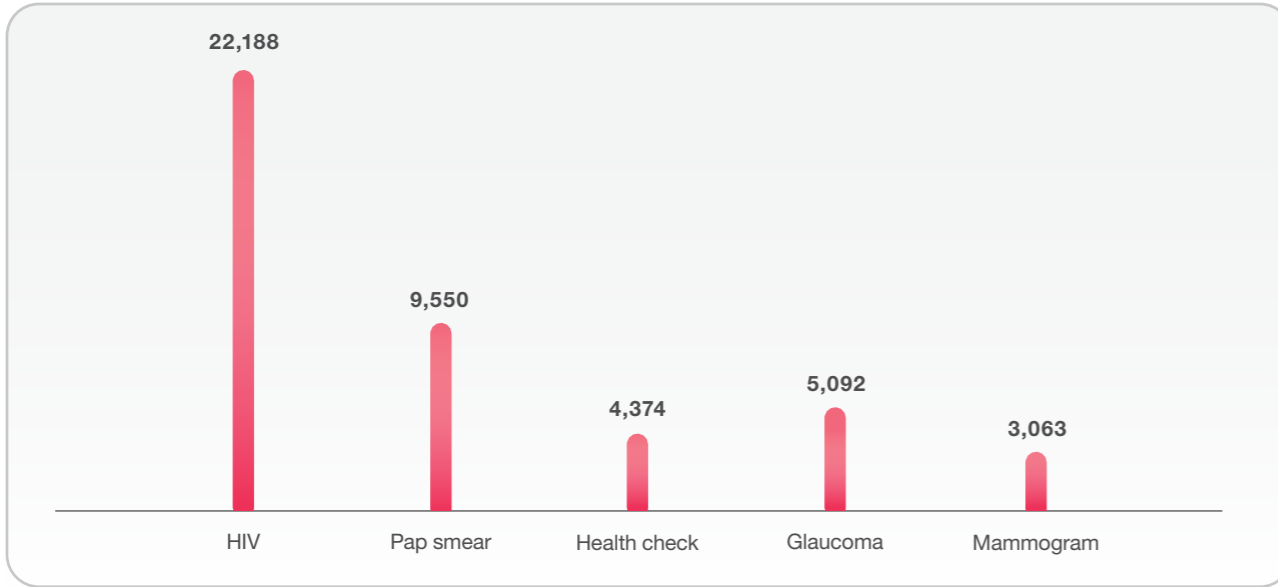


The above graph highlights births per 1,000 female lives on the Scheme between ages 18 and 55.

SCREENING AND PREVENTION

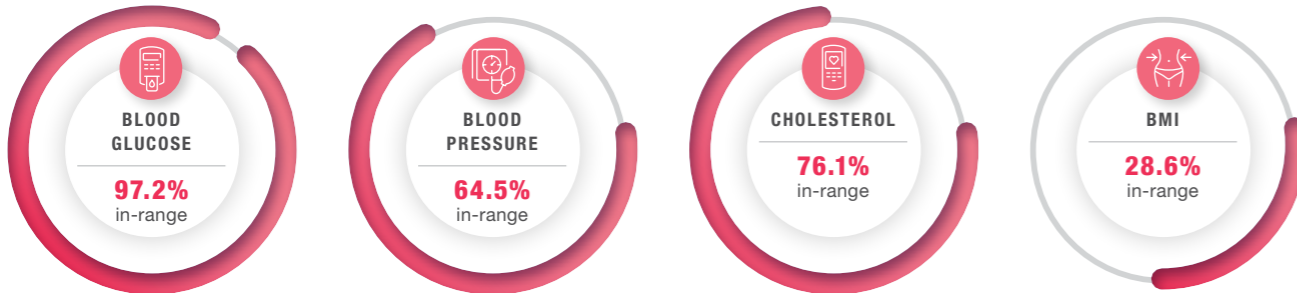
Number of beneficiaries performing screening tests

Effective population-based screening is critical for the early detection of, and intervention in, lifestyle-related conditions.



Screening results

Health screening includes blood glucose or HbA1c, blood pressure, cholesterol and BMI. Discovery's data demonstrates a direct correlation between screening outcomes and mortality and morbidity experience.



Many beneficiaries have high cholesterol levels, high blood pressure and are classified as overweight or obese.

Note: All figures for the period April 2021 to March 2022.

NOTES

LA Health

Powered by  Discovery



- Client Services 0860 103 933 ● Fax 011 539 7276 ● www.lahealth.co.za
- service@discovery.co.za ● Report fraud anonymously 0800 004 500

LA Health Medical Scheme, registration number 1145, is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07. Discovery Health (Pty) Ltd is an authorised financial services provider.