



LA Health

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Claims Tracker

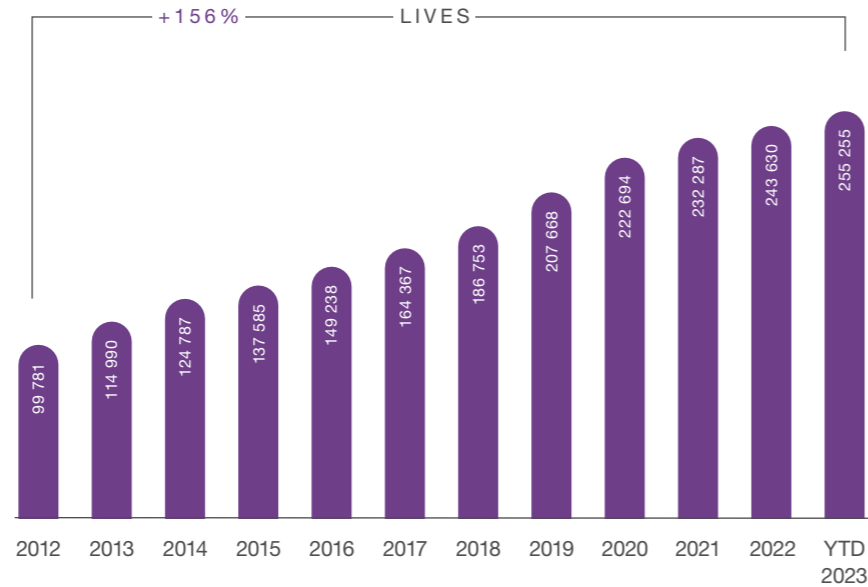
FOR THE PERIOD APRIL 2022 – MARCH 2023

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BENEFICIARY profile

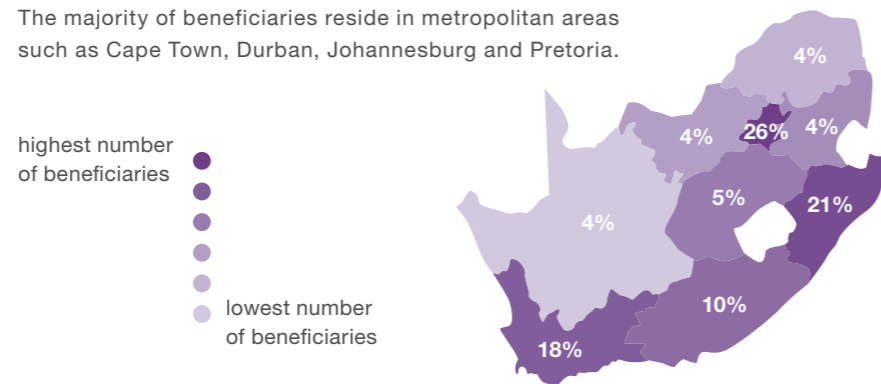
Number of beneficiaries

LA Health provides healthcare cover to more than 255 000 beneficiaries. This is made up of approximately 100 200 members, and represents 46% 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.



Throughout this document, 'beneficiaries' refers to principal members and dependants. All figures are as at 31 March 2023, with the exception of the number of beneficiaries and total market share, where the figures are for the calendar year and as at March 2023. 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.

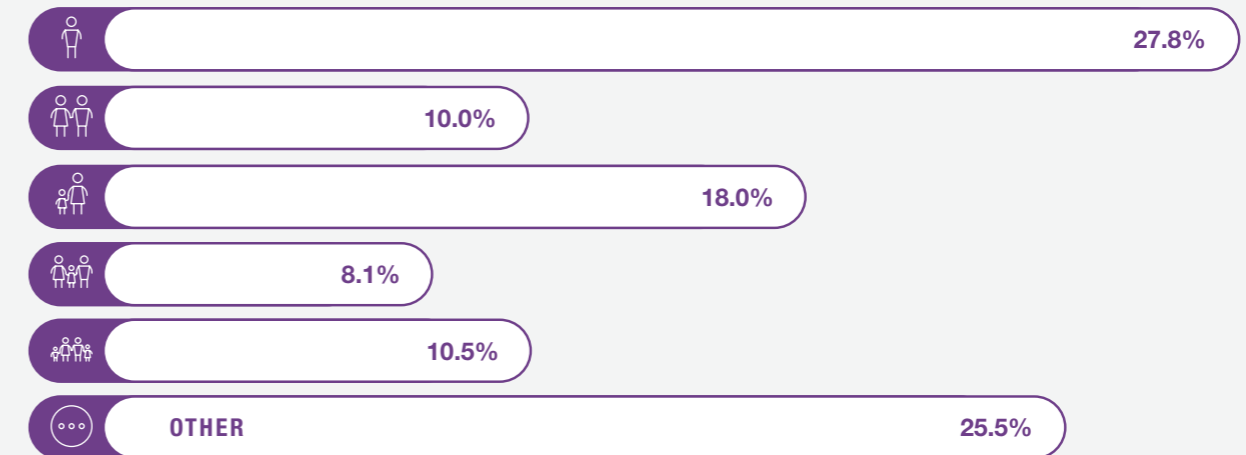
Age distribution of beneficiaries

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

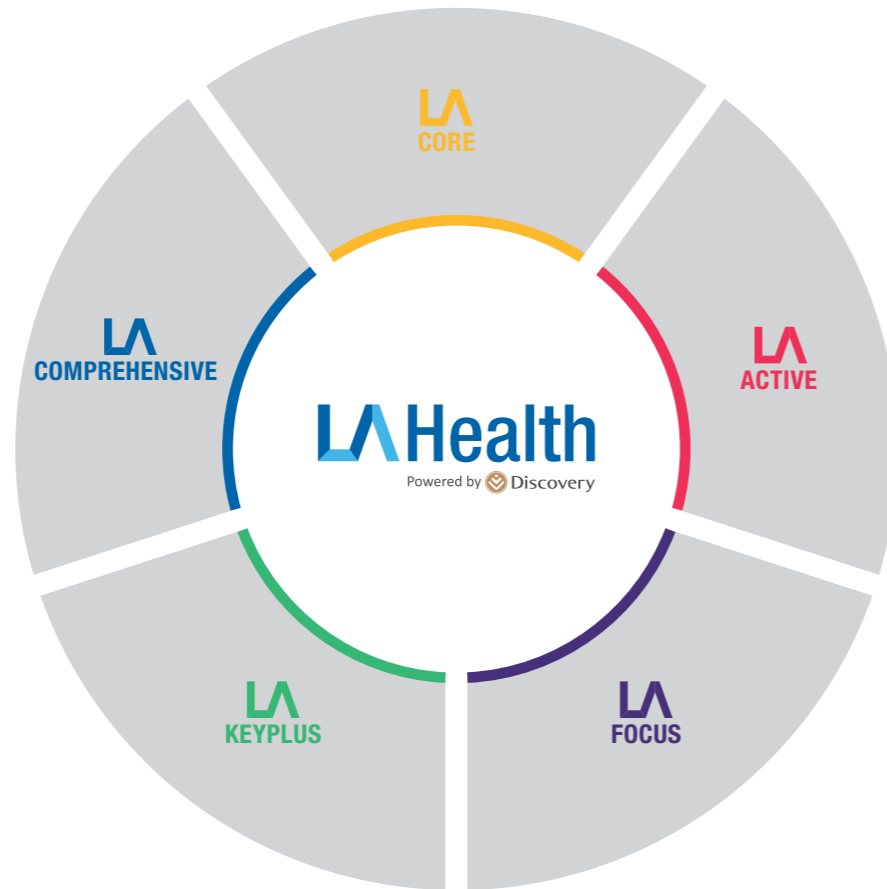


Family structure distribution

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:
R5.1 billion



HOSPITAL CLAIMS (PG 6)

R2.6 bn paid for hospital claims
50% of total claims paid
48 102 hospital admissions
R53 249 average cost per admission
222 714 days spent in hospital
4.6 days spent in hospital per admission



CHRONIC CLAIMS (PG 10)

R240 m paid for claims relating to chronic conditions
5% of total claims paid
51 213 beneficiaries with chronic conditions
R390 average cost per beneficiary per month
418 994 prescriptions dispensed



ONCOLOGY CLAIMS (PG 13)

R209 m paid for oncology treatment
4% of total claims paid
1 746 beneficiaries currently claiming for oncology treatment
R9 953 average cost per beneficiary per month



SCREENING AND PREVENTION (PG 17)

34 208 beneficiaries performing health screenings



DAY-TO-DAY CLAIMS

R1.9 bn paid for day-to-day claims
652 609 GP visits
141 294 specialist visits
219 918 allied visits (e.g. biokineticist, physiotherapist, chiropractor)
2.7 m prescriptions dispensed



MATERNITY CLAIMS (PG 16)

R168 m paid for births
3 437 number of deliveries
R48 998 average cost per delivery

Note: All figures for the period April 2022 to March 2023.

HOSPITAL claims

Hospital claims overview

R2.6 BN

paid for hospital claims

48 102

hospital admissions

R53 249

average cost per admission

R528 M

paid for the 500 sickest families

34 231

beneficiaries admitted to hospital

222 714

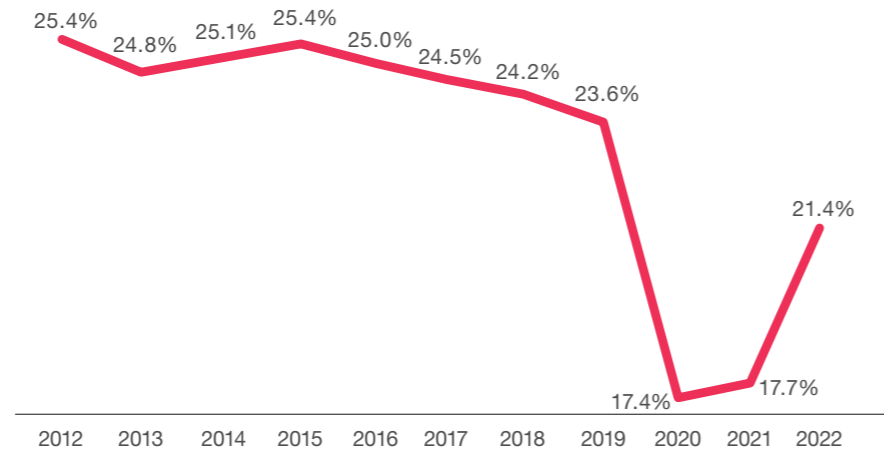
days spent in hospital

4.6

days spent in hospital per admission

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.



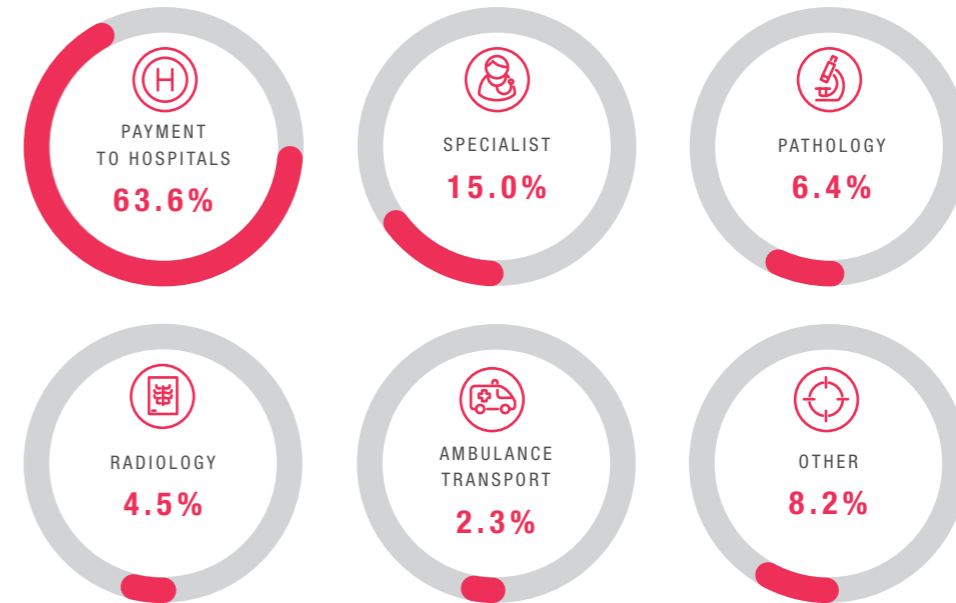
The above graph highlights the admission rate, which is calculated as the total number of admissions for the year, divided by the average number of lives on the Scheme during the year.

Note: All figures for the period April 2022 to March 2023.

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, R63.60 is paid to the hospital and R15.00 to specialists.



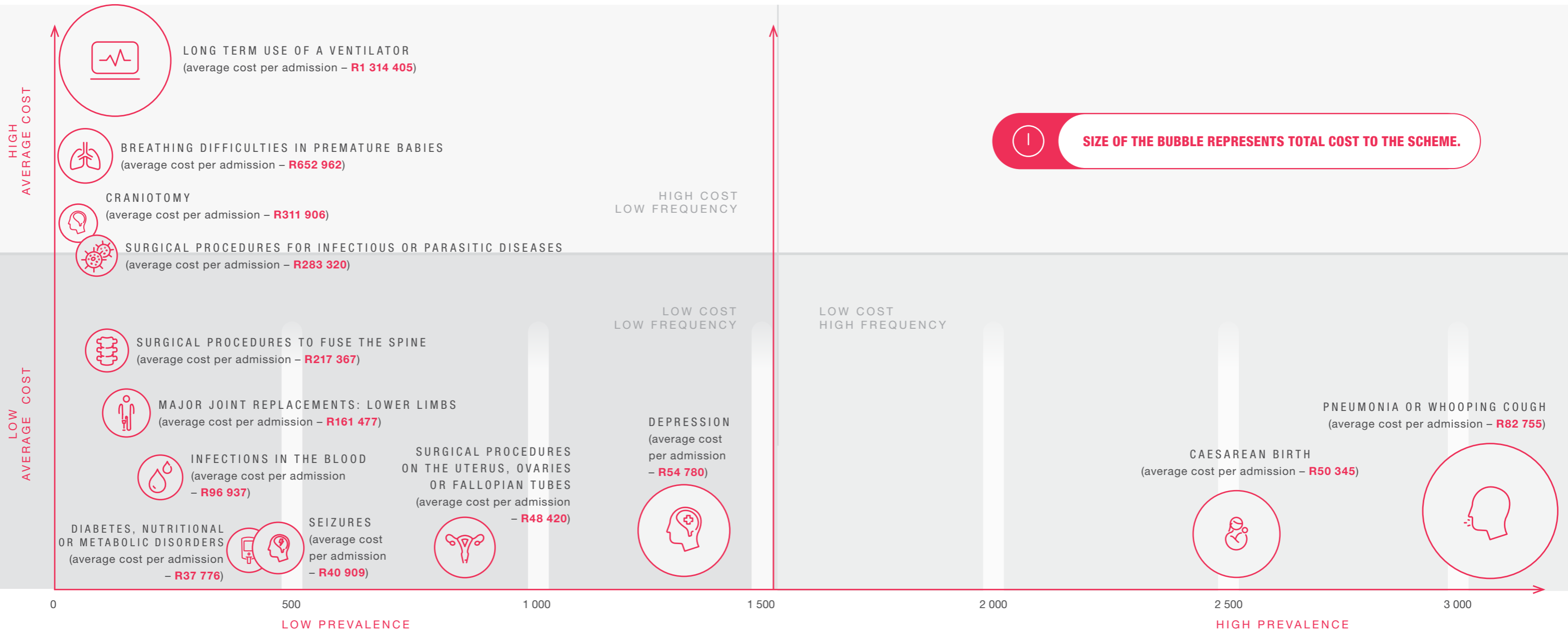
Hospital claims by size

Over the period, 92 beneficiaries experienced hospital claims greater than R1 million and 1,188 beneficiaries experienced hospital claims greater than R250,000.

CLAIMS	NUMBER OF CLAIMS
3 000 000+	8
2 000 000 – 3 000 000	12
1 000 000 – 2 000 000	72
500 000 – 1 000 000	250
250 000 – 500 000	847
100 000 – 250 000	3 569

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 2022 to March 2023.

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.



R5.4 M

Age 59 | LA Active | 156 days | Care for long term use of a ventilator



R5.0 M

Age 40 | LA Active | 83 days | Extensive burns with skin graft



R4.9 M

Age 34 | LA Active | 109 days | Surgical procedures for multiple major injuries



R3.2 M

Age 10 | LA Active | 101 days | Extensive burns with skin graft



R3.1 M

Age 58 | LA Comprehensive | 304 days | Skin grafts, removal of dead, damaged or diseased tissue for skin ulcer



R3.1 M

Age 0 | LA Active | 66 days | Surgical procedures for infectious and/or parasitic diseases



R3.1 M

Age 63 | LA Active | 165 days | HIV diseases requiring nutritional and/or ventilator support



R3.1 M

Age 0 | LA Active | 172 days | Breathing difficulties in premature babies



R2.9 M

Age 3 | LA Active | 68 days | Liver transplants



R2.7 M

Age 46 | LA Active | 99 days | Care for long term use of a ventilator



The largest hospital claim would require 144 years of contributions by the beneficiary to cover that single claim.

Note: All figures for the period April 2022 to March 2023, 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 2023.

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

R240 M

paid for chronic claims

51 213

beneficiaries with a chronic condition

418 994

scripts dispensed

R390

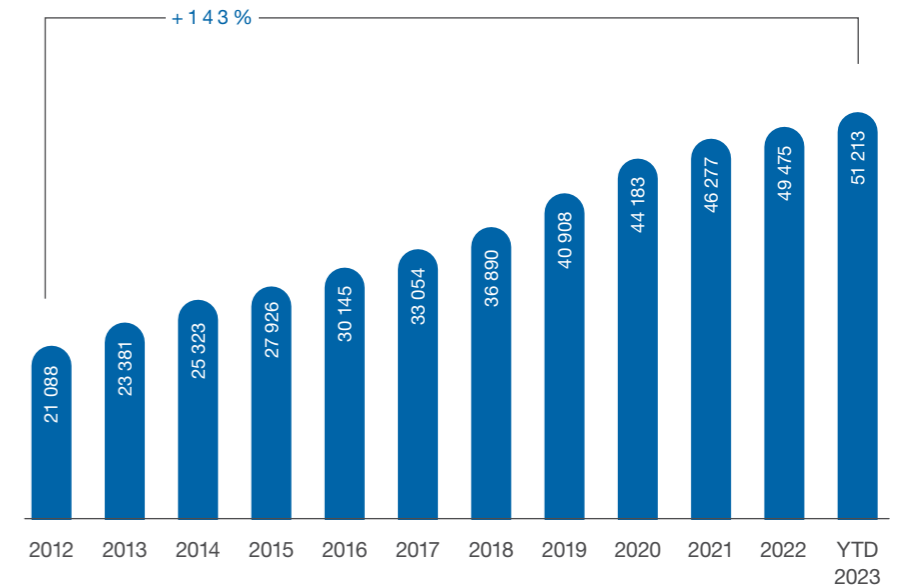
average cost per beneficiary per month

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.

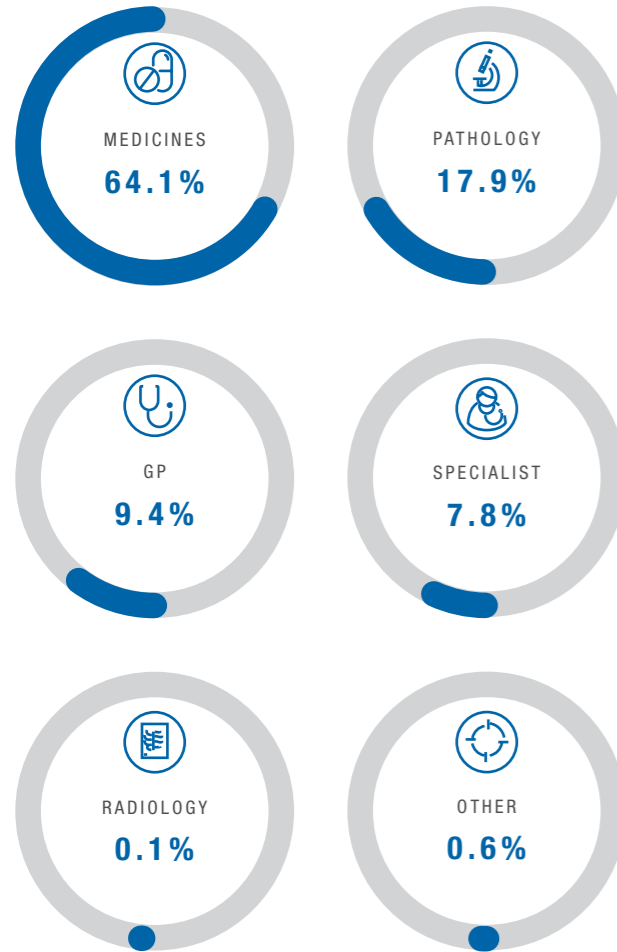


The absolute number of beneficiaries with a chronic condition, such as diabetes or high blood pressure continues to increase, however the chronic prevalence per 100 000 beneficiaries has decreased by 5% from 21 134 in 2012 to 20 063 in 2023.



Chronic claims by type of provider

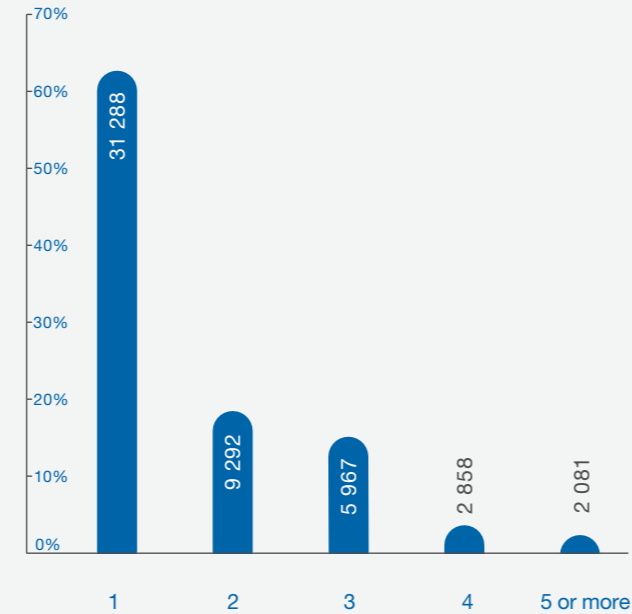
On average for every R100 paid by LA Health for the treatment of a chronic condition, R64.10 is spent on medicines.



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 2022 to March 2023.

Beneficiaries with multiple chronic conditions

Of the beneficiaries with a registered chronic condition, 39% have multiple chronic conditions. The most common combination of chronic conditions is hypercholesterolemia, essential hypertension and diabetes type 2, which is the case for 2 592 beneficiaries.



Top 10 chronic conditions

	BENEFICIARIES	% INCREASE OVER PAST 12 MONTHS	AVERAGE COST PER CHRONIC BENEFICIARY PER MONTH
Essential hypertension	26 578	6.4%	R448
Human immunodeficiency virus (HIV) infection	15 636	7.5%	R518
Hypercholesterolaemia	13 703	7.5%	R604
Diabetes mellitus type 2	10 176	6.6%	R654
Asthma	8 128	9.4%	R297
Ischaemic heart disease	2 946	2.2%	R791
Hypothyroidism	2 492	2.8%	R504
Bipolar mood disorder	1 734	11.2%	R475
Congestive cardiac failure	1 593	5.8%	R933
Glaucoma	1 562	7.4%	R783

The most common chronic condition for the period is essential hypertension with 26 578 beneficiaries enrolled. Bipolar mood disorder has seen the greatest increase in enrolled beneficiaries, of 11.2%, 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 R933 per chronic beneficiary per month, excluding hospital claims.

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

ONCOLOGY claims

Oncology claims overview

R209 M

paid for oncology treatment

1 746

beneficiaries actively claiming for oncology treatment in past 12 months

2 502

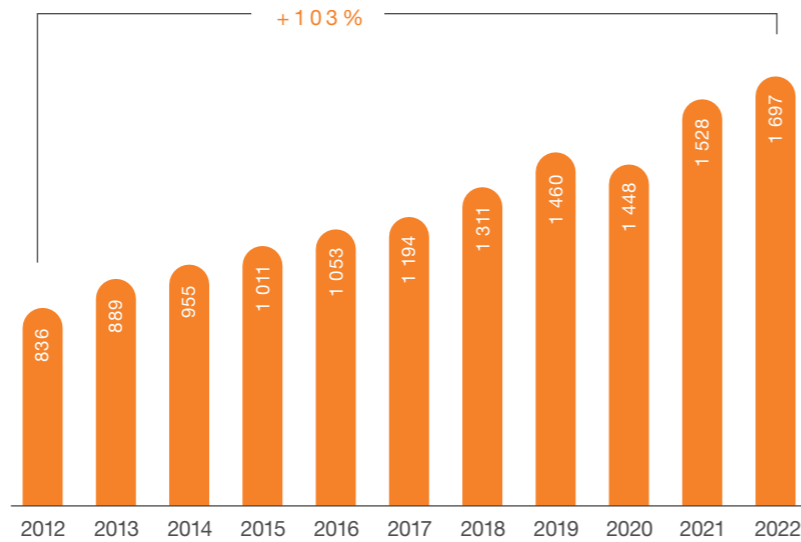
beneficiaries registered for the oncology benefit

Number of LA Health beneficiaries actively claiming for oncology

The absolute number of beneficiaries receiving treatment for cancer has increased by 103% since 2012.



However, the oncology prevalence per 100,000 beneficiaries has decreased by 9% from 727 in 2012 to 665 in 2022.



Note: All figures for the period April 2022 to March 2023.

Top 10 types of cancer

Breast cancer is the most common cancer for the period, with 561 beneficiaries claiming for breast cancer.

Cervical and uterine cancer has seen the greatest increase in claimants, of 37%, from the previous period.

Cervical and uterine cancer was the most expensive to treat over the period, with a cost of R37 410 per beneficiary per month.

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

	BENEFICIARIES ACTIVELY CLAIMING	% INCREASE OVER PAST 12 MONTHS	AVERAGE COST PER BENEFICIARY PER MONTH
Multiple Myeloma	40	25.0%	R28 372
Lungs	40	-2,4%	R33 518
Melanoma	47	4.4%	R16 695
Cervical and uterine	52	37.0%	R37 410
Haematology	54	5.9%	R25 933
Urinary	58	26.1%	R14 046
Skin	67	-5,6%	R22 217
Colorectal	158	13.7%	R26 290
Prostate	477	3.0%	R10 936
Breast	561	9.6%	R11 930

Note: All figures for the period April 2022 to March 2023.

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.



R3.5 M
Age 19 | LA Health | Leukaemia



R1.5 M
Age 37 | LA Health | Breast



R1.4 M
Age 67 | LA Health | Multiple Myeloma



R1.4 M
Age 16 | LA Health | Leukaemia



R1.3 M
Age 56 | LA Health | Leukaemia



R1.1 M
Age 90 | LA Health | Bladder



R1.1 M
Age 64 | LA Health | Melanoma



R1.1 M
Age 50 | LA Health | Haematology



R1.1 M
Age 48 | LA Health | Oral Cavity



R1.0 M
Age 10 | LA Health | Bone

Note: All figures for the period April 2022 to March 2023.

MATERNITY claims

Maternity claims overview

3 434
deliveries

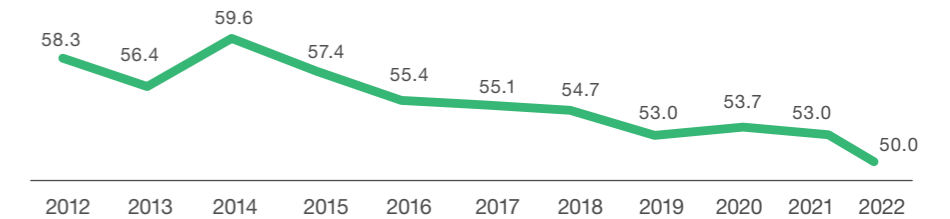
R 168 M
paid for births

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

	CAESAREAN BIRTHS	NATURAL BIRTHS
DELIVERIES	2 567 (75%)	870 (25%)
PAID FOR BIRTHS	R141 m	R27 m
IN HOSPITAL, ON AVERAGE	3.8 days	2.6 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.

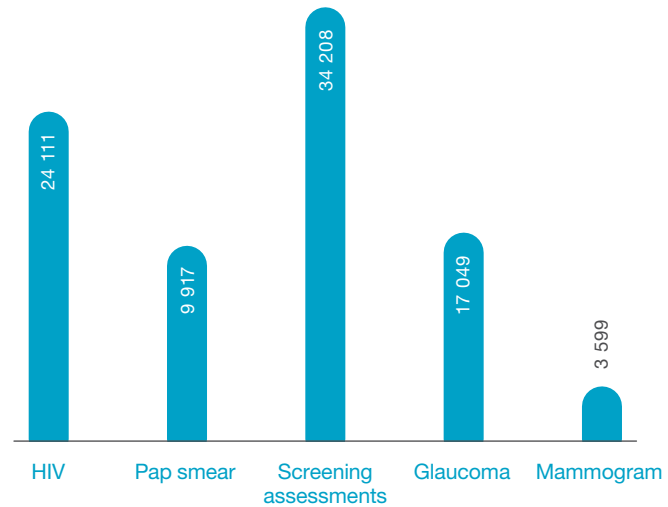


The above graph highlights births per 1 000 female lives on the Scheme between ages 18 and 55.

SCREENING AND prevention

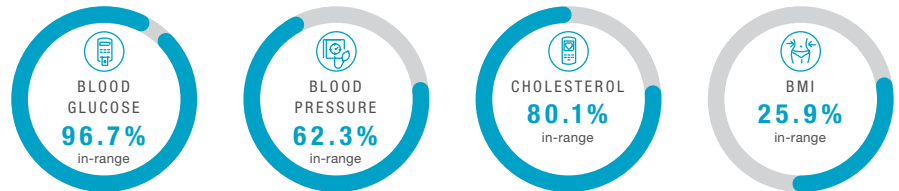
Number of beneficiaries performing screening tests

Effective population-based screening is critical for the early detection of, and intervention in, lifestyle-related conditions. The introduction of the LA Wellness programme in October 2022 has seen a marked increase in the number of Screening assessments being completed.



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.



Of the beneficiaries performing screening tests, many have glucose, blood pressure and cholesterol within range. Attention should be placed on assisting members classified as overweight or obese.

Note: All figures for the period April 2022 to March 2023.

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We're in it for
your health

