



**prime** **cure**  
health  
leading integrated healthcare

# **TRANSMED CONFERENCE**

**15 – 17 OCTOBER 2008**

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# Ownership Structure



# Prime Cure Overview

- **Leader in affordable, integrated managed healthcare**
- **42 Medical Scheme options**
- **> 256,000 beneficiaries under management**
- **Growth of 4,000 new beneficiaries per month over 18 months**

**17.1%  
Growth  
(2008)**

# Prime Cure Provider Network

	<b>MEDI CENTRES</b>	<b>DOCTORS</b>	<b>DENTIST</b>	<b>OPTOMETRISTS</b>
<b>EC</b>	2	275	77	84
<b>FS</b>	3	237	62	69
<b>GAUTENG</b>	5	741	293	311
<b>KZN</b>	7	539	174	174
<b>LESOTHO</b>	0	11	9	2
<b>LIMPOPO</b>	0	197	75	78
<b>MPUMALANGA</b>	2	247	85	95
<b>NC</b>	0	112	41	48
<b>NW</b>	0	214	78	62
<b>Swaziland</b>	0	3	1	3
<b>WP</b>	2	381	186	142
<b>TOTALS:</b>	<b>21</b>	<b>2957</b>	<b>1081</b>	<b>1068</b>

# Prime Cure Provider Network

**Prime Cure has the leading individually contracted and accredited national provider network with existing relationship with nearly 10,000 healthcare providers**

- **21 Prime Cure Medical Centres**
- **> 2,957 Contracted General Practitioners (DSPN)**
- **> 1068 Optometrists**
- **> 1081 Dentists**
- **National network of pathologists**
- **National network of radiologists**
- **Courier pharmacy**
- **National retail pharmacy network**
- **Allied healthcare providers**
- **> 3,000 Specialists**
- **Public and Private Hospitals**

# Network Risk Management

**Patients are not restricted to one provider,  
and can choose any provider on the network**

- **Prime Cure will ensure access by geo-mapping members to providers:**
  - **Appointment of providers to match the needs of members**
- **Reimbursement of providers is performance-based**
  - **Reward for compliance and cost-effective outcomes**
- **Profiling and practice audit**
- **Patient / member satisfaction surveys**
- **Customer (medical scheme) satisfaction surveys**

# What is new at Prime Cure?

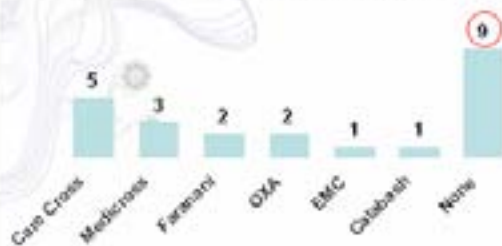
- **i-Find**
  - Member access to network by sms
  - SMS 33900
- **IVR**
  - Electronic verification
  - Allow providers to do automated authorization and request remittance advices
- **Geo Coding**
  - Level 1  
Doctors registered per province VS Prime Cure doctors per province
  - Level 2  
Members per province / area VS Prime Cure doctors per province

\* Measured gaps & capacity for growth

# Markinor survey done to compare Prime Cure VS Competitors

## Benefits comparison between Prime Cure and their competitors

Other competitors the schemes deal with



### Prime Cure vs. OXA

- It was mentioned that OXA specialised more in occupational health benefits than Prime Cure
- Although Prime Cure offered better benefits than OXA, it did work out more expensive
- Prime Cure has a wider network coverage and better service levels than OXA

### Prime Cure vs. Care Cross

- Prime Cure offers a wider range of benefits at a more competitive price
- Formularies and protocols are better structured than Care Cross
- Prime Cure's service levels are perceived to be superior as they respond to queries a lot faster and train and educate their network staff
- Apart from better service delivery, other areas in which Prime Cure also performed better was network management, branding and willingness to participate in their clients' activities and programmes
- It was mentioned that Care Cross offered better co-operation when dealing with difficult cases such as queries regarding chronic medications

### Prime Cure vs. Faranani

- Prime Cure is more experienced and better established than Faranani
- Prime Cure is in a higher class than Faranani
- Prime Cure is administratively more efficient than Faranani

### Prime Cure vs. EMC

- Prime Cure and EMC offer the same benefits, however EMC is approximately 8%-10% cheaper
- EMC has better network coverage in the Western Cape and is easier to contact than Prime Cure

### Prime Cure vs. Calabash

- "Prime Cure is much better than Calabash"-ING
- Calabash is perceived to have no service levels at all



# Improvements in Prime Cure

- **Call Centre**

- Added additional 60 lines to PADX
- IVR system – allow providers to do automated authorizations and request remittance advices

- **Claims**

Average turnaround time improved from 20 days to 12 days

# What differentiates Prime Cure from other MCO's?

- **Longest accredited MCO**
- **Owned by Netcare**
  - One of the Top 40 Companies on the JSE
  - Large Balance Sheet
  - Can take Risk
- **Largest Network**
- **Contract at point of service, not only IPA Agreements**
- **13 Relationship Managers – nationally**
- **Only MCO with i-Find**
- **Only MCO that provides Manuals to Service Providers**
- **Client executives for every client**

# What differentiates Prime Cure from other MCO's?

- **Client Liaison Officers who deals with queries**
- **Assist schemes with marketing and servicing of members**
- **On-site offices at clients to support schemes in service delivery**
- **Booklets sent to members**
- **Dedicated e-mail address**
  - Measure turnaround times and trends
- **Network Comparison**

	<b>PRIME CURE</b>	<b>CARECROSS*</b>	<b>FARANANI*</b>
<b>General Practitioners</b>	2,957	790	1,330
<b>Dentists</b>	1081	528	800
<b>Optometrists</b>	1068	660	700

# Concerns raised: Conference 2007

CONCERNS RAISED: 2007 CONGRESS			
CONCERNS	BACKGROUND	ACTION PLAN	
<b>1. CALL CENTRE</b> <ul style="list-style-type: none"> <li>Members can't get through</li> </ul>	At the time of complaints Prime Cure was in the process of installing more lines and appointing more Call Centre Agents	October 2007	October 2008
		<ul style="list-style-type: none"> <li>Call Centre Agents: <b>24</b></li> <li>Case Managers: <b>7</b></li> <li>Claims Assessors: <b>17</b></li> </ul>	<ul style="list-style-type: none"> <li>Call Centre Agents: <b>41</b></li> <li>Case Managers: <b>13</b></li> <li>Claims Assessors: <b>31</b></li> <li>Additional <b>60</b> lines to PABX</li> </ul>
<b>2. PROBLEMS NOT SOLVED</b> <ul style="list-style-type: none"> <li>Hospital accounts (MSO ↔) Prime Cure)</li> </ul>	<ul style="list-style-type: none"> <li>MSO – third party contacted</li> <li>Service levels</li> </ul>	<ul style="list-style-type: none"> <li>New Provider - MHS</li> <li>Window period</li> <li>Decision will be taken in November – one provider</li> <li>Service levels improved</li> </ul>	

# Concerns raised: Conference 2007

CONCERNS RAISED: 2007 CONGRESS			
CONCERNS	BACKGROUND	ACTION PLAN	
<b>3. CALL CENTRE</b> <ul style="list-style-type: none"> <li>Difficult to obtain Specialist authorisation</li> </ul>	At the time of complaints Prime Cure was in the process of installing more lines and appointing more Call Centre Agents and Case Managers	October 2007	October 2008
		<ul style="list-style-type: none"> <li>Call Centre Agents: <b>24</b></li> <li>Case Managers: <b>7</b></li> <li>Claims Assessors: <b>7</b></li> </ul>	<ul style="list-style-type: none"> <li>Call Centre Agents: <b>41</b></li> <li>Case Managers: <b>13</b></li> <li>Claims Assessors: <b>31</b></li> <li>Additional <b>60</b> lines to PABX</li> </ul>
<b>4. STATEMENTS</b> <ul style="list-style-type: none"> <li>Members would like to receive statements</li> </ul>	Members would like to receive statements. Prime Cure never issued statements.	Available on the website soon, can be e-mailed on request	

# Concerns raised: Conference 2007

CONCERNS RAISED: 2007 CONGRESS		
CONCERNS	BACKGROUND	ACTION PLAN
<p><b>5. CLAIMS</b></p> <ul style="list-style-type: none"> <li>Members complain that Prime Cure take long to pay claims</li> </ul>	<p>Some providers sent their claims to MHG instead of Prime Cure</p>	<ul style="list-style-type: none"> <li>Process between Prime Cure and MHG</li> <li>Communicate Prime Cure address to providers continuously</li> <li>Claims turnaround time improved from 20 days to 12 days</li> </ul>
<p><b>6. ACCESS TO PRIME CURE PROVIDER LIST</b></p> <ul style="list-style-type: none"> <li>Members do not have access to internet</li> </ul>	<p>The Prime Cure provider lists are updated weekly and available through our Call Centre &amp; <a href="http://www.primecure.co.za">www.primecure.co.za</a></p>	<ul style="list-style-type: none"> <li>New system implemented</li> <li>Member can sms to obtain doctors' details</li> <li>Sms: "33900: Doctor, Kuruman"</li> <li>Answer within 5 seconds</li> </ul>

# Call Centre Stats

01-01-2007 – 31-10-2007		01-01-2008 - 30-09-2008	
Calls Offered	520,902	Calls Offered	729,654
Calls Answered	452,762	Calls Answered	657,266
Calls Abandoned	67,640	Calls Abandoned	68,643
% Answered	90,12 %	% Answered	93,47 %
% Abandoned	11,91 %	% Abandoned	7,41 %
% In Service Level*	86,92 %	% In Service Level*	90,08 %
Ave Answering Time	00:01:12	Ave Answering Time	00:01:07
Ave Talk Time	00:03:52	Ave Talk Time	00:02:45
Longest waiting time	00:30:37	Longest waiting time	00:19:04

# PROPOSED PROCESS : NEXT 2 WEEKS

- **Dedicated, emergency e-mail & fax members only, for queries raised from the Congress**
- **Prime Cure will: (receipt of mail / fax)**
  - **Acknowledge receipt**
  - **Handle query**
  - **Take immediate action (refunds etc.)**
  - **Report back to member / sender**
  - **Ensure problem is solved at the root**

# FUTURE PROCESS

- **Members:**

- **Call Centre** : 0861 665 665

- **Scheme:**

- **Escalated queries** : Dedicated e-mail address  
[transmed@primecure.co.za](mailto:transmed@primecure.co.za)

- **Prime Cure ongoing support: Presentations - Roadshow**