

**ACTION LIST ON MEMBER ISSUES RAISED AT THE 2019 GEMS AGM  
HELD AT THE MMABATHO PALMS HOTEL CASINO & CONVENTION RESORT,  
MMABATHO/MAHIKENG ON 31 JULY 2019 AT 15h00**

No.	Issue (short description)	Classification of Issue	Responsible Lead		Scheme Response / Action Required	Progress	Status
	Members requested the Scheme to consider developing and implementing system alerts to notify members when their benefit limits are almost depleted, as such alerts will assist members when deciding whether or not to access healthcare services at a particular time.	System Changes	CAO		The Scheme will investigate the feasibility of this proposal and revert to members in due course.	<p>The Scheme implemented a system alert to notify members prior to their depletion of the benefit limit of three (3) Out-of-Hospital, non-Nominated Network Family Practitioner visits, afforded to members on the Tanzanite One benefit option.</p> <p>The Scheme considered the feasibility of implementing system alerts in respect of all benefit limits, but found it not to be feasible. However, members can view their current benefit usage by logging into their profile on the GEMS website or via the GEMS App.</p>	Finalised
	Members urged the Scheme to simplify its benefit structures in order to assist members' understanding and use of same.	Product Development & Benefit Design	CRO CFO		<p>The Scheme is working with the PSCBC and other stakeholders on a continuous basis in order to simplify the Scheme's benefit structures.</p> <p>During 2019, the Scheme specifically focused on the simplification of the benefit structures and the enhancement of the benefits of the Sapphire (new Tanzanite One) and Beryl benefit options. The Rule changes in respect of same were submitted to the Council for Medical Schemes on 01 October 2019 for approval and registration.</p>	<p>The simplification and standardisation of the Scheme's benefit structures commenced with the 2020 Product Development &amp; Benefit Design, and will continue in future years.</p> <p>The Rule changes in respect of the Sapphire (new Tanzanite One) and Beryl benefit options, providing for the simplification of the benefit structures and the enhancement of the benefits of these benefit options, were registered by the CMS on 15 November 2019 and 20 January 2020 respectively.</p>	Finalised
	Members urged the Scheme to simplify its benefit structures in order to assist members' understanding and use of same.	Member Communication	CMO		One of the initiatives forming part of the Service Management Programme is member education in respect of the Scheme's benefit structures. The GEMS website, member newsletters and other member communication channels will be used for this purpose.	<p>GEMS publishes a quarterly newsletter for member communication and education on benefit structures.</p> <p>An EVO toolkit was developed for members on the Emerald Value Option to aid their understanding of their benefits.</p> <p>The Scheme employed a dedicated resource to enhance the GEMS website and update content for member and stakeholder education.</p>	Finalised
	Members encouraged the Scheme to conduct regular member satisfaction surveys in order to identify and address any issues that may exist.	Member Communication	CMO		The Scheme conducts regular member satisfaction surveys in order to identify and address any issues that may exist.	The Scheme develops its marketing and communication activities to address issues identified through member satisfaction surveys.	Finalised

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No.	Issue (short description)	Classification of Issue	Responsible Lead		Scheme Response / Action Required	Progress	Status
	Members requested the Scheme to consider sharing the de-identified outcomes of healthcare screenings with those government departments responsible for employee health and wellness, as it will inform departmental programmes aimed at managing the health of government employees.	Healthcare Data Sharing	CHO		The Scheme shares some of its consolidated healthcare screening and disease prevalence reports with national and provincial government departments, upon request.	The Scheme will continue to share data on consolidated healthcare screening and disease prevalence with national and provincial government departments, upon request.	Finalised
	Members requested the Scheme to consider subsidizing their gym membership fees.	Gym Membership Fee Subsidy	CRO CFO		The Scheme developed a Lifestyle Programme, which was rejected by the Council for Medical Schemes due to concerns surrounding its compliance with the Medical Schemes Act 131 of 1998. The Scheme will continue to explore the possibilities in this regard.	The Lifestyle Programme project was closed.  However, preventative care benefits continue to be enhanced in line with the "Business of a Medical Scheme", as defined in the Medical Schemes Act 131 of 1998.  Other alternatives may be considered in future product development processes.	Finalised
	Members urged the Scheme to simplify the voting mechanisms to be used by members during trustee elections, and to make them more accessible to members.	Trustee Elections	CSLC		During the 2019 GEMS Trustee Elections, members were empowered to vote by means of USSD (SMS), email and postal ballots, and the GEMS website. The Scheme will continue to simplify the voting mechanisms to be used by members during trustee elections, and to make them more accessible to members.	As stated in the adjacent column, the Scheme will continue to simplify the voting mechanisms to be used by members during trustee elections, and to make them more accessible to members.  In order to achieve the aforementioned objectives, the Scheme will liaise with its Stakeholders for any comments, suggestions and recommendations that they may have.	In progress
	Members encouraged the Scheme to continue its efforts to minimise member co-payments to the extent possible.	Product Development & Benefit Design	CRO CFO		During the 2020 GEMS Product Development & Benefit Design, the Scheme took great care to ensure that member co-payments were kept to the minimum.  During the 2021 GEMS Product Development & Benefit Design, the Scheme will again do its utmost to ensure that member co-payments are minimised.	The "Extender Benefit" was further enhanced for the 2020 benefit year, which will further minimise members' exposure to co-payments and benefit depletion.  Minimizing co-payments continue to be a focus area during the annual product development and benefit design processes.	In progress
	Members requested the Scheme to consider funding vitamins under certain circumstances.	Product Development & Benefit Design	CRO CFO		During the 2021 GEMS Product Development & Benefit Design, the Scheme will consider funding vitamins under certain circumstances.	During the 2020 GEMS Product Development & Benefit Design, a number of enhancements were made in terms of chronic and acute medication and related formularies.  The annual product development and benefit design processes will continue to assess medication and related formularies across all benefit options.	Finalised