

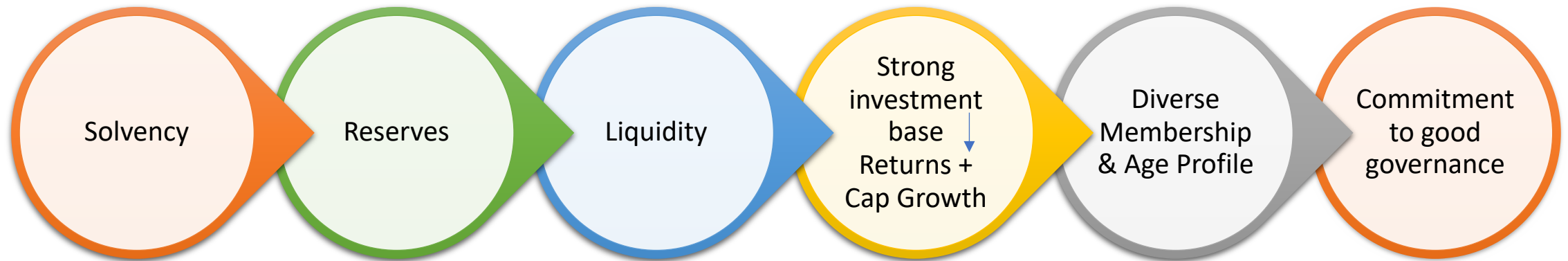


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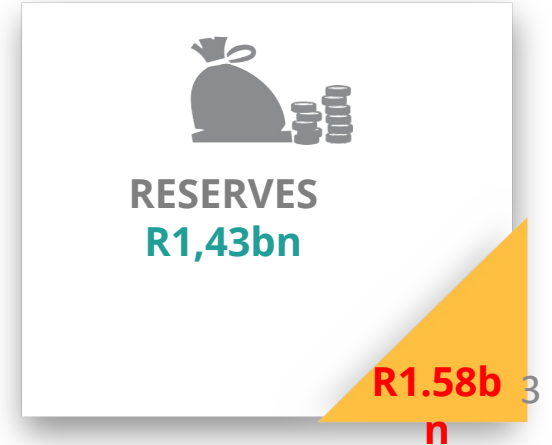
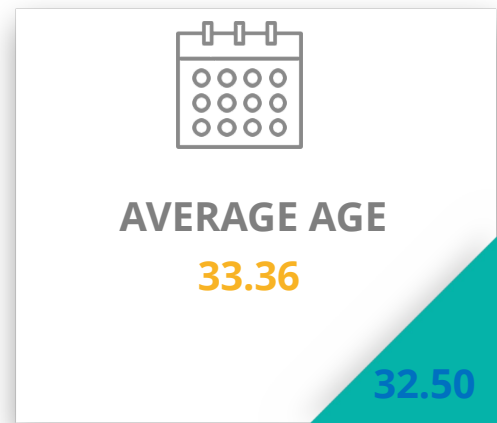
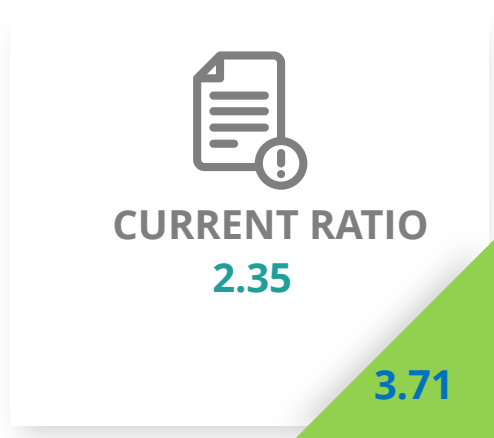
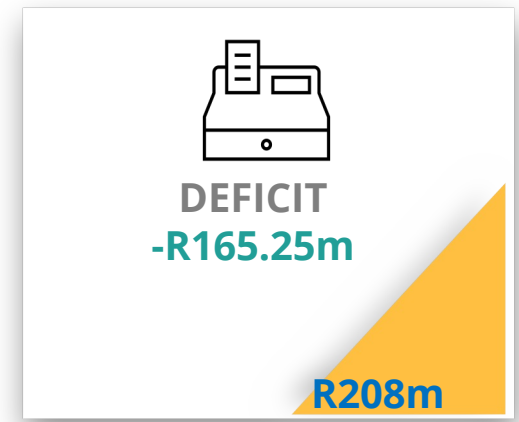
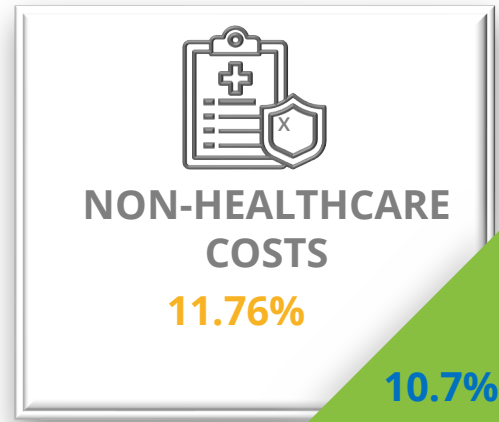
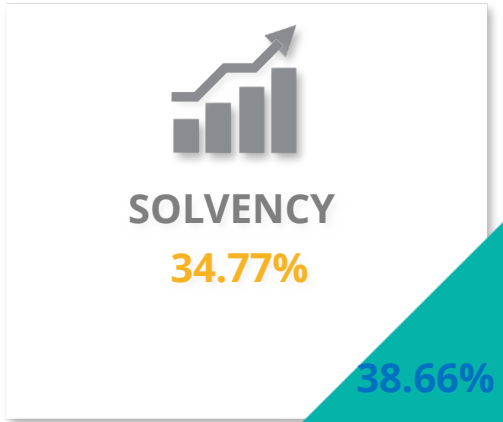
BROKER TRAINING



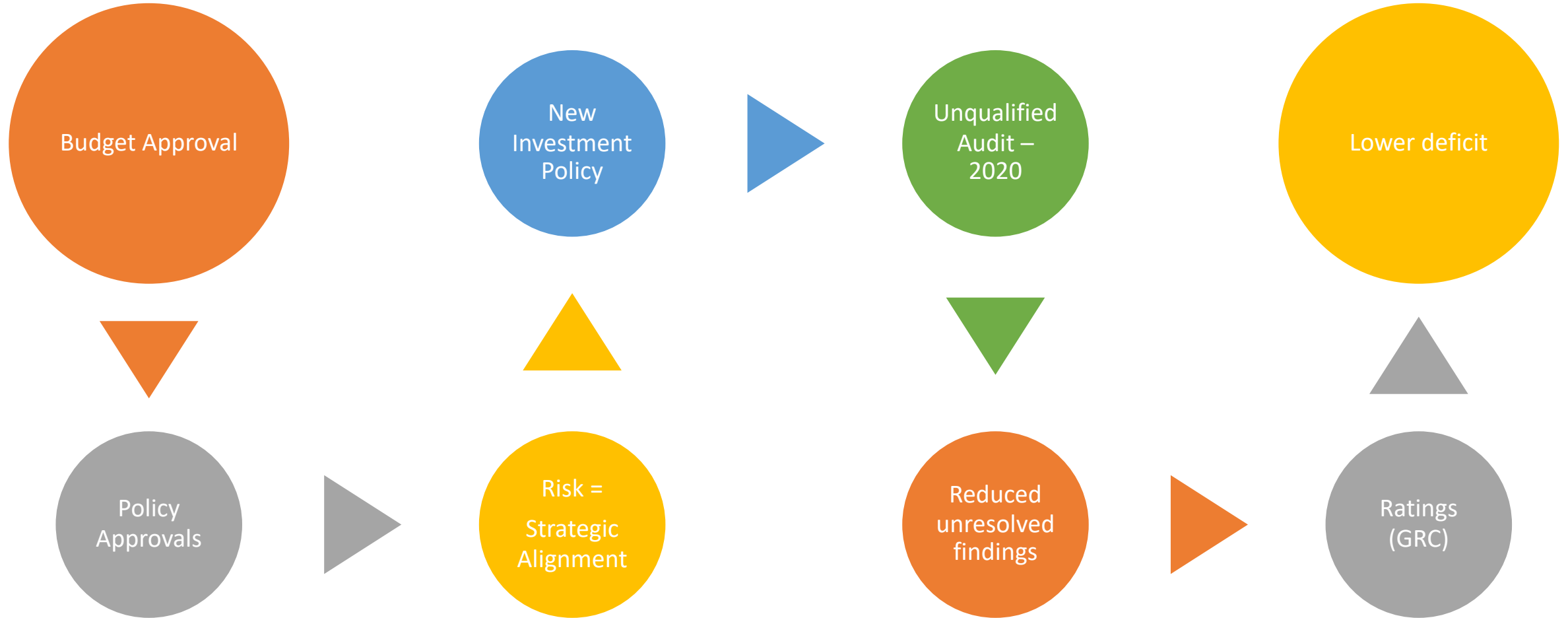
THE SCHEME HAS A LOT GOING FOR IT



FY2021 Financial Highlights (Adjusted)



HIGHLIGHTS





Performance Drivers

1. Covid 19
2. IFRS 9
3. Contributions
4. Claims
5. Investment Income

R1.4bn in scheme reserves bolster solvency



		CURRENT MONTH 2021-12	PREVIOUS QUARTER 2021-09	PREVIOUS YEAR END 2020-12
<i>ASSETS</i>				
NON - CURRENT ASSETS				
		959,226,765	476,352,123	456,943,331
Motor Vehicles		269,862	300,894	392,933
Property Plant and Equipment		1,962,376	456,594	593,727
Right of Use Assets		2,266,133	695,177	4,237,004
Financial Assets at FV through P/L	Note 1	954,728,394	474,899,457	451,719,667
CURRENT ASSETS				
Financial Assets at FV through P/L - MM	Note 1	572,329,102	401,092,788	676,041,794
Cash and Cash Equivalents	Note 2	80,390,685	55,240,839	14,879,808
Trade and Other Receivables	Note 3	167,790,836	125,718,845	86,295,318
TOTAL ASSETS		1,779,737,388	1,058,404,595	1,234,160,251
<i>FUNDS & LIABILITIES</i>				
ACCUMULATED FUNDS & RESERVES				
Accumulated Funds	Note 4	1,428,594,214	823,421,436	1,025,271,685
CURRENT LIABILITIES				
Outstanding Claims Provisions	Note 5	204,855,908	138,608,470	115,144,530
Trade and Other Payables	Note 6	130,669,935	93,727,974	88,256,193
Lease Liability		2,862,029	688,523	4,284,345
Current Savings		12,755,302	1,958,192	1,203,498
TOTAL FUNDS & LIABILITIES		1,779,737,388	1,058,404,595	1,234,160,251

The Scheme is in a positive liquidity position



Cash Flow Statement for December 2021

	Current Period Dec-21	Current Quarter Oct-21 to Dec-21	Previous Quarter Jul-21 to Sep-21	Year To Date 2021
Cash flows from operating activities				
Cash receipts from members	341 558 750	813 975 103	647 322 041	2 759 363 416
Cash receipts from members and providers - other	10 099 756	5 022 033	-12 972 000	5 286 837
Cash paid to providers and employees - Claims	-305 561 066	-589 548 356	-703 669 403	-2 573 650 883
Cash paid to providers and employees - non healthcare expenditure	-55 999 184	-104 648 296	-77 203 610	-331 249 562
Cash paid to members - savings plan refunds	-	-90 973	-981	-194 590
Interest paid on lease liabilities	-18 635	-46 040	-30 196	-189 616
Interest received on bank account	180 798	337 744	174 435	874 663
Net cash from / (used in) operating activities	-9 739 581	125 001 215	-146 379 714	-139 759 735
Cash flows from investing activities				
Purchase of property, plant and equipment	-1 433	-61 098	-30 276	-207 898
Proceeds on disposal of investments	78 000 000	324 051 000	482 233 000	1 686 205 000
Purchase of investments	-212 182 000	-409 078 000	-372 370 474	-1 463 451 487
Interest received	-	-	-	-
Dividends received	-	-	-	-
Realised profit	-	-	-	-
Other	15 857	-13 954 526	-	-13 954 526
Net cash from investing activities	-134 167 576	-99 042 624	109 832 250	208 591 089
Cash flows from financing activities				
Payment of lease liabilities	-138 579	-808 745	-747 831	-3 320 476
Net increase in cash and cash equivalents	-144 045 736	25 149 846	-37 295 294	65 510 879
Cash and cash equivalents as previously reported	224 436 421	55 240 839	92 536 133	14 879 808
Cash and cash equivalents at end of the period	80 390 685	80 390 685	55 240 839	80 390 685



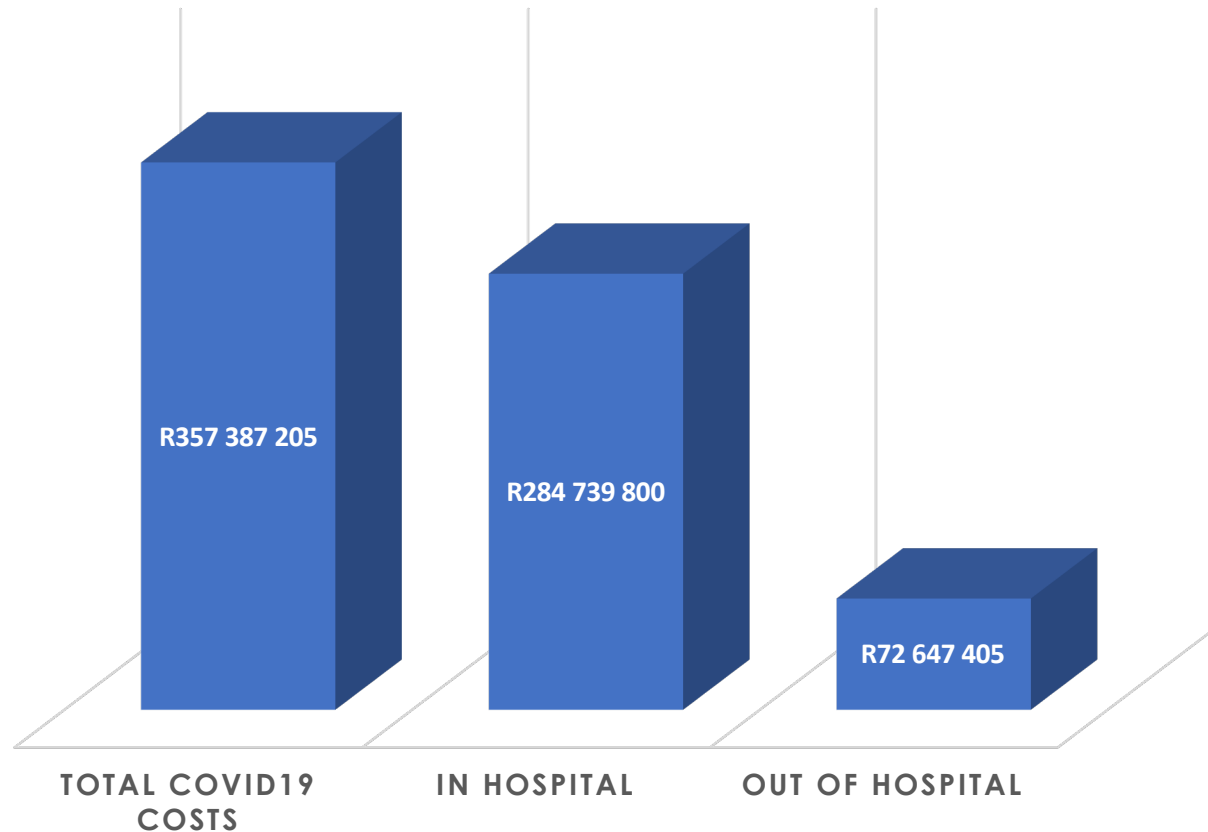


COVID19 UPDATE



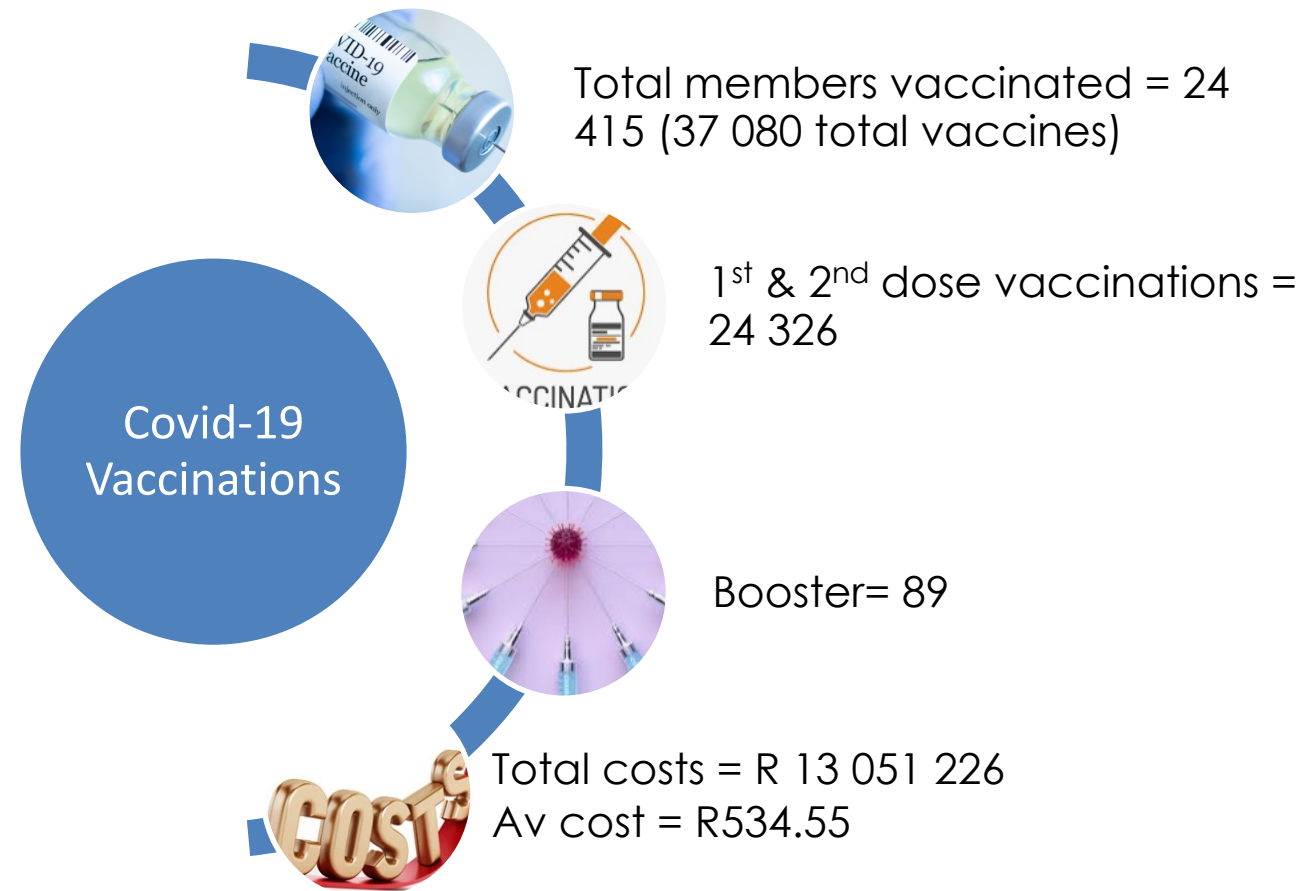
Covid-19 Costs as at 31 December 2021

CONFIRMED COVID19 CASE COSTS



- Total confirmed Covid-19 costs are currently sitting at R357m;
- R285 million for in-hospital costs and R72 million for out-of-hospital costs;
- 281 deaths were recorded by the 31st December 2021.

Covid19 Vaccination Update as at 31 December 2021





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THANK YOU





ANNEXURES