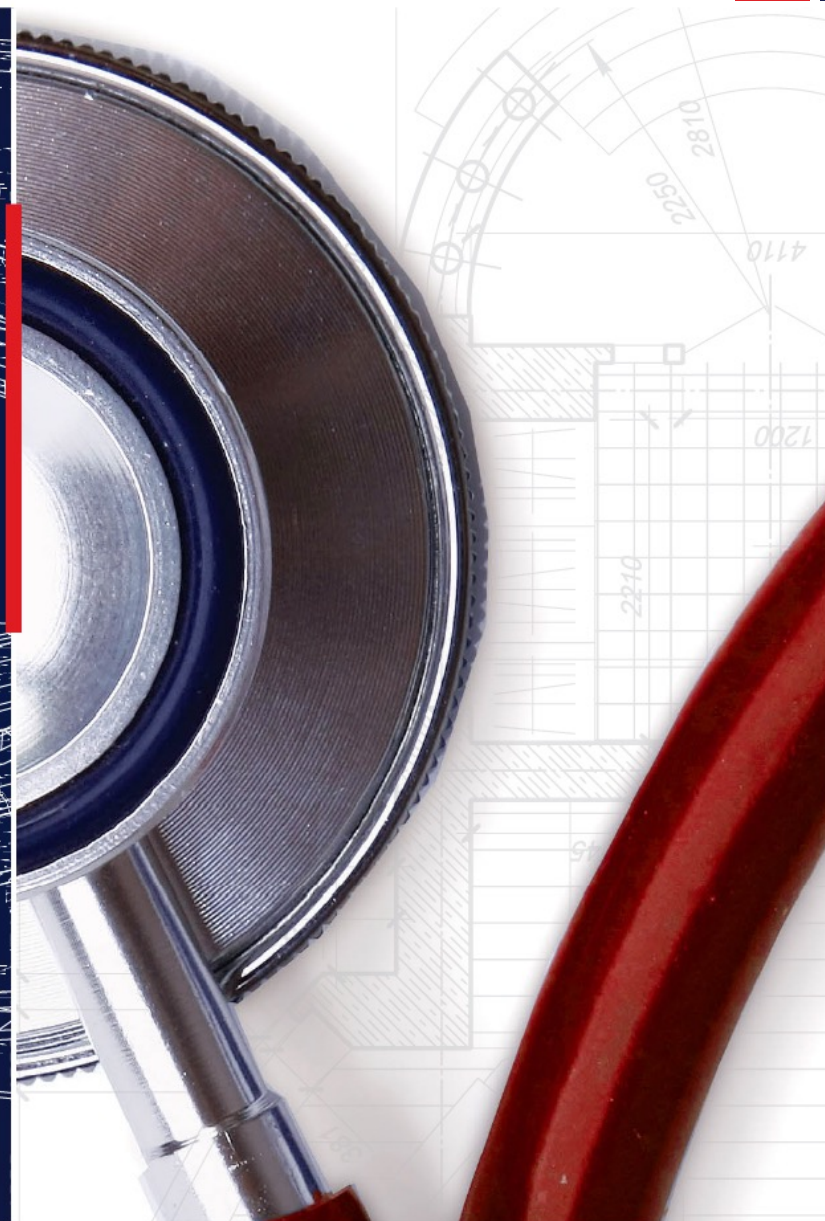


Momentum Metropolitan Health Solutions: More health for more people for less

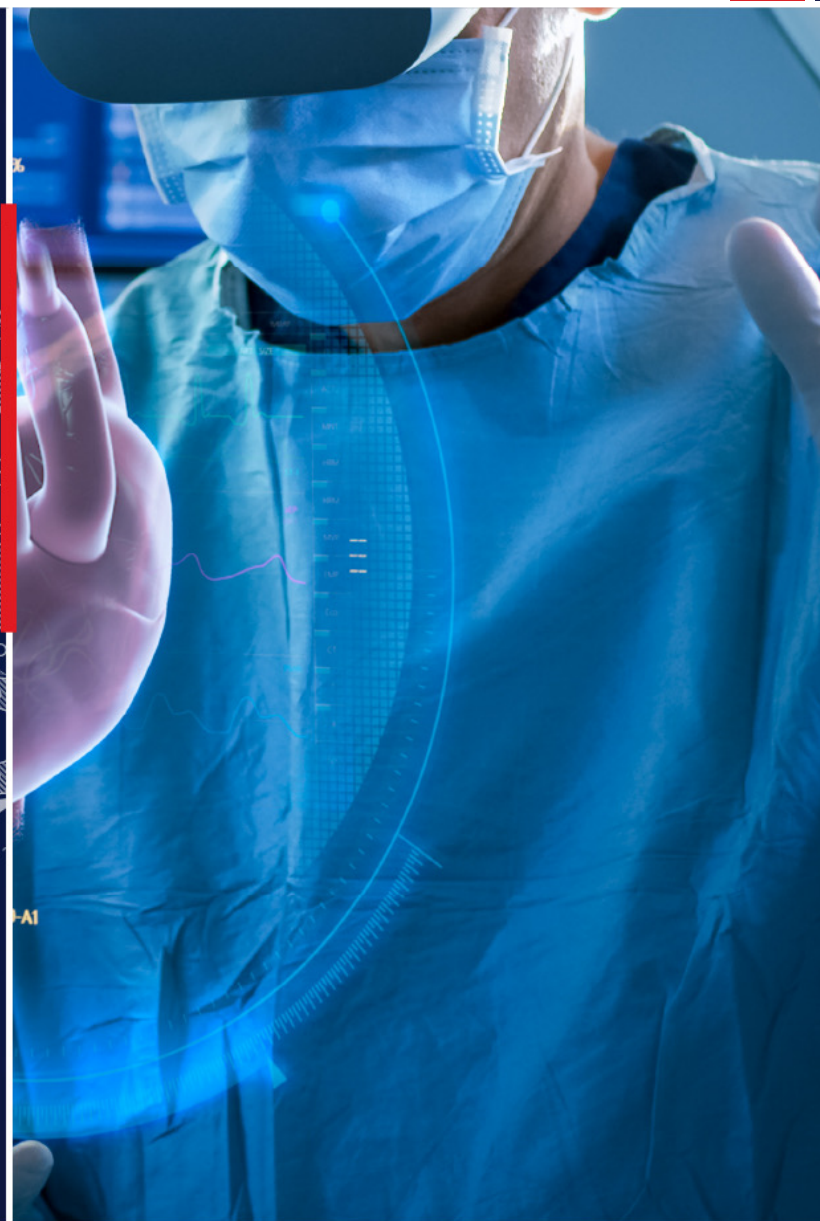
Hannes Viljoen
CEO Health

Damian McHugh
CMO Health



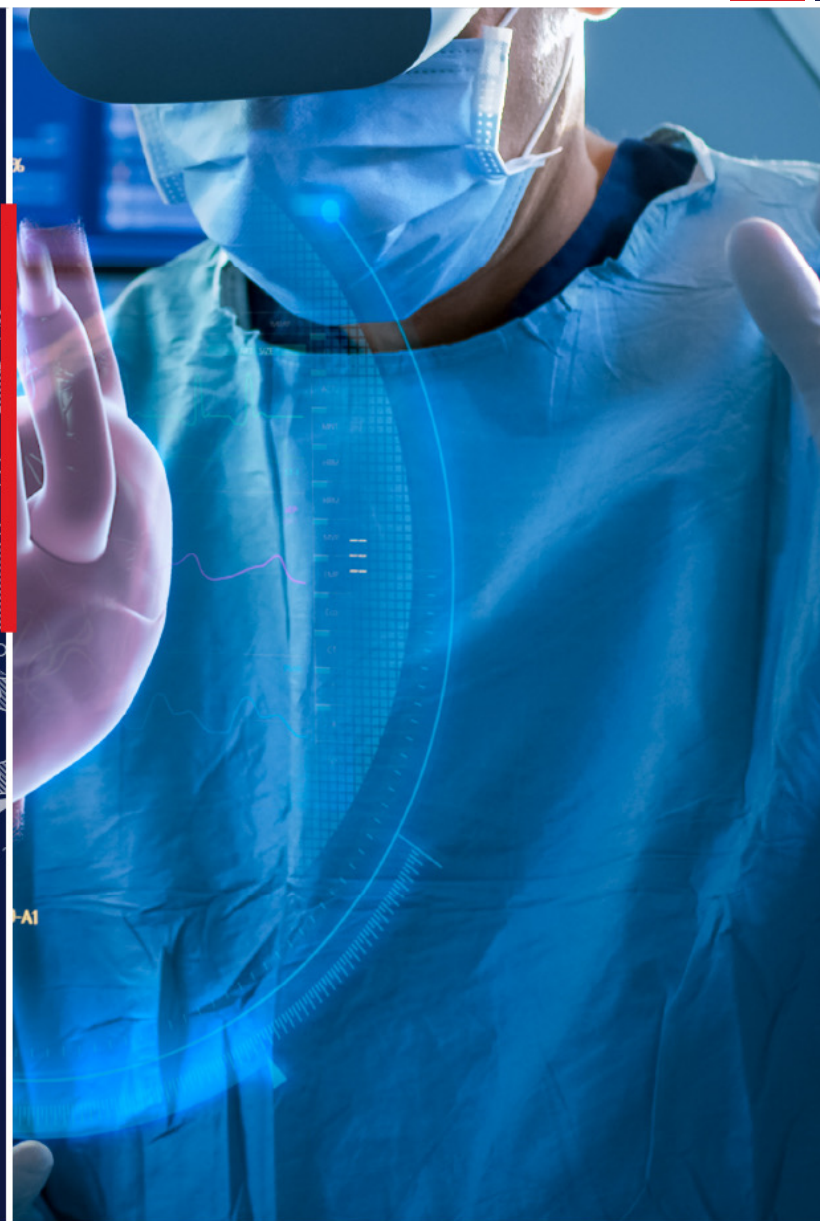
Agenda

- 1 Transformation of our health business
 - 2 Innovation
 - 3 Digital capabilities
 - 4 Growing market share
 - 5 Conclusion
-



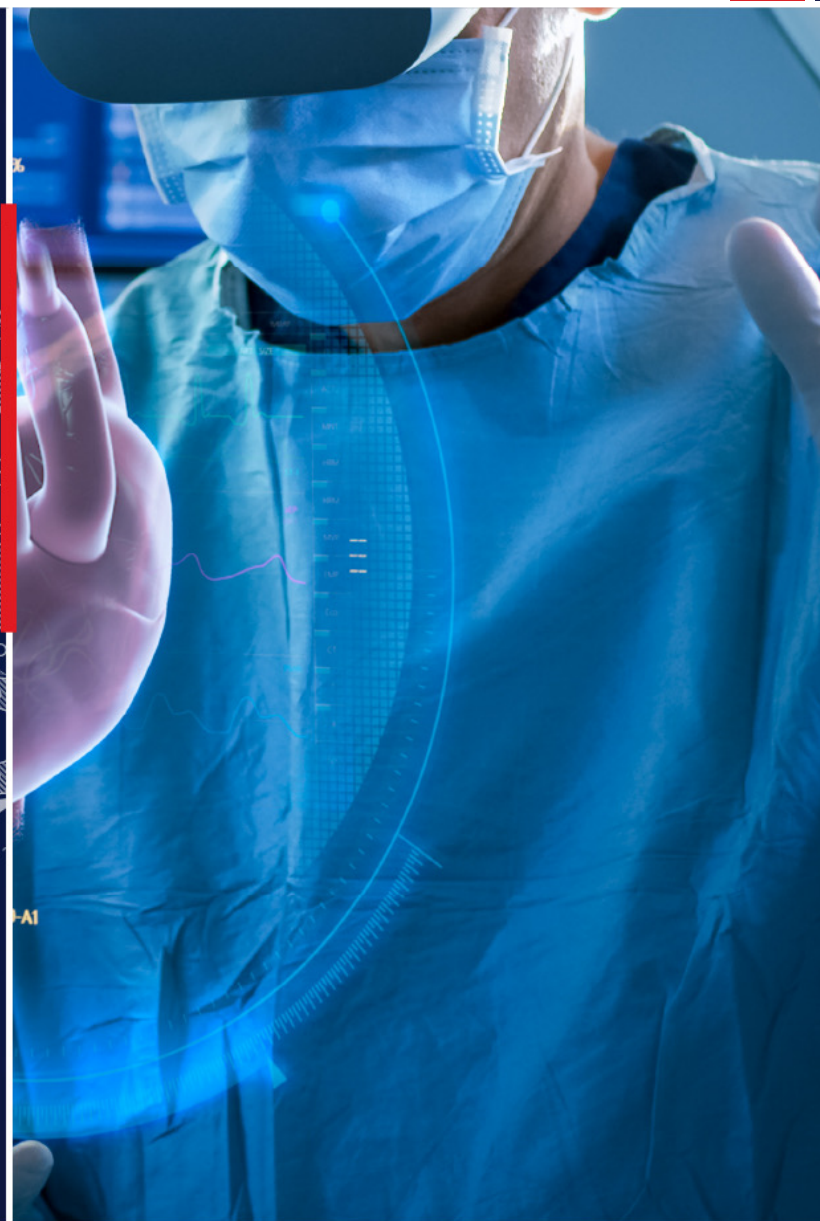
1

Transformation of our
health business



Our purpose:

**More health for more
South Africans for less**



The size of our health business



More than
2.5 million lives



R800 million
worth of claims
paid weekly



11 million
claim lines per
week

Transformation – Our family tree

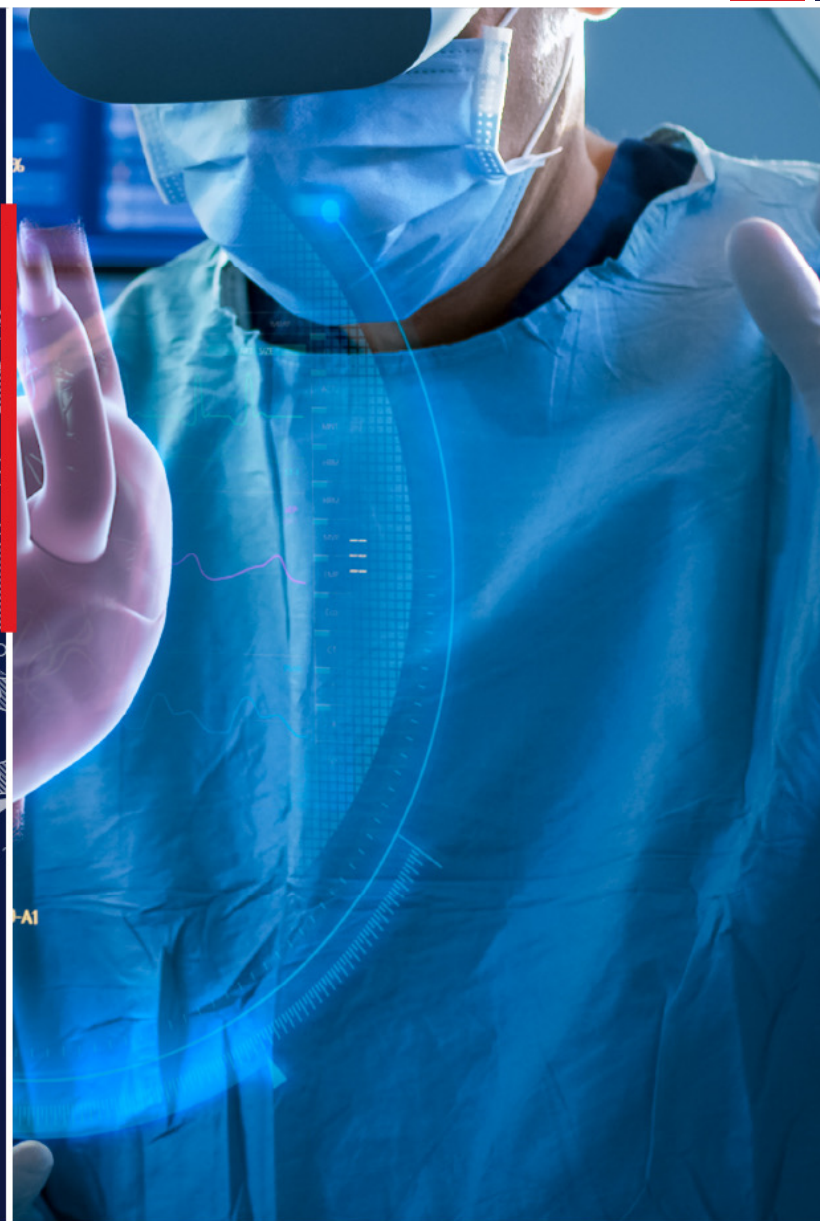


momentum health solutions



2

Innovation:
A key to reinvent



Innovation – A key to reinvent



More demanding

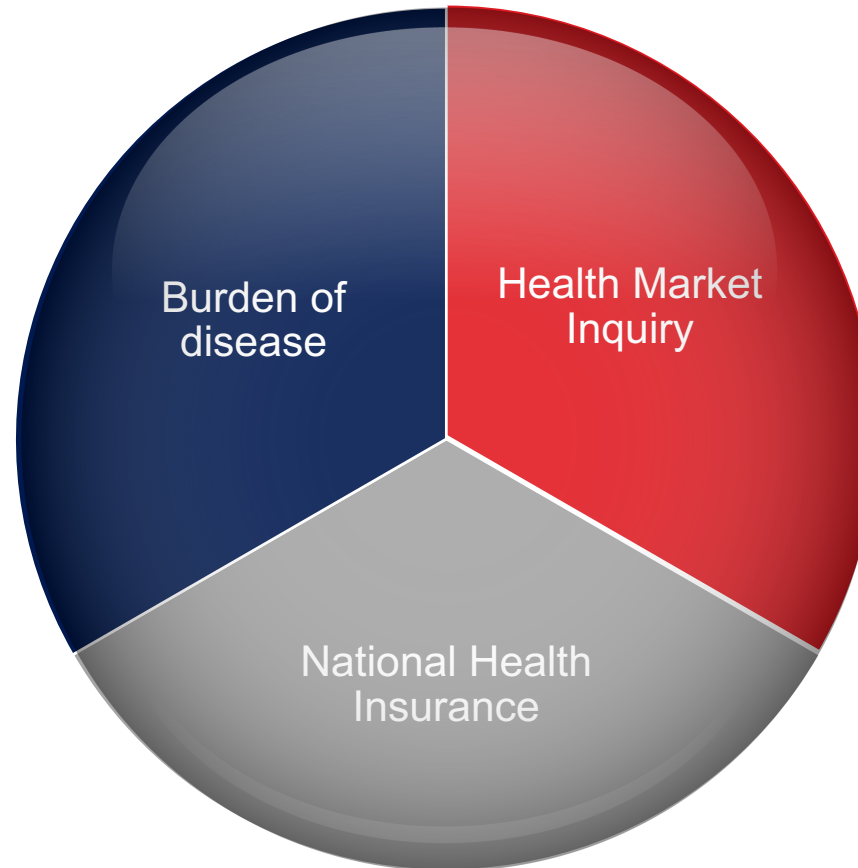
Increased expectations:
convenience, flexibility
and personalisation

More self-indulgent

It's all about me

More sophisticated

Emerging middle
classes want smarter
services



More youth

Millennials have different
needs and want to
engage digitally

More geriatrics

Ageing population needs
access to medicines and
care in the home

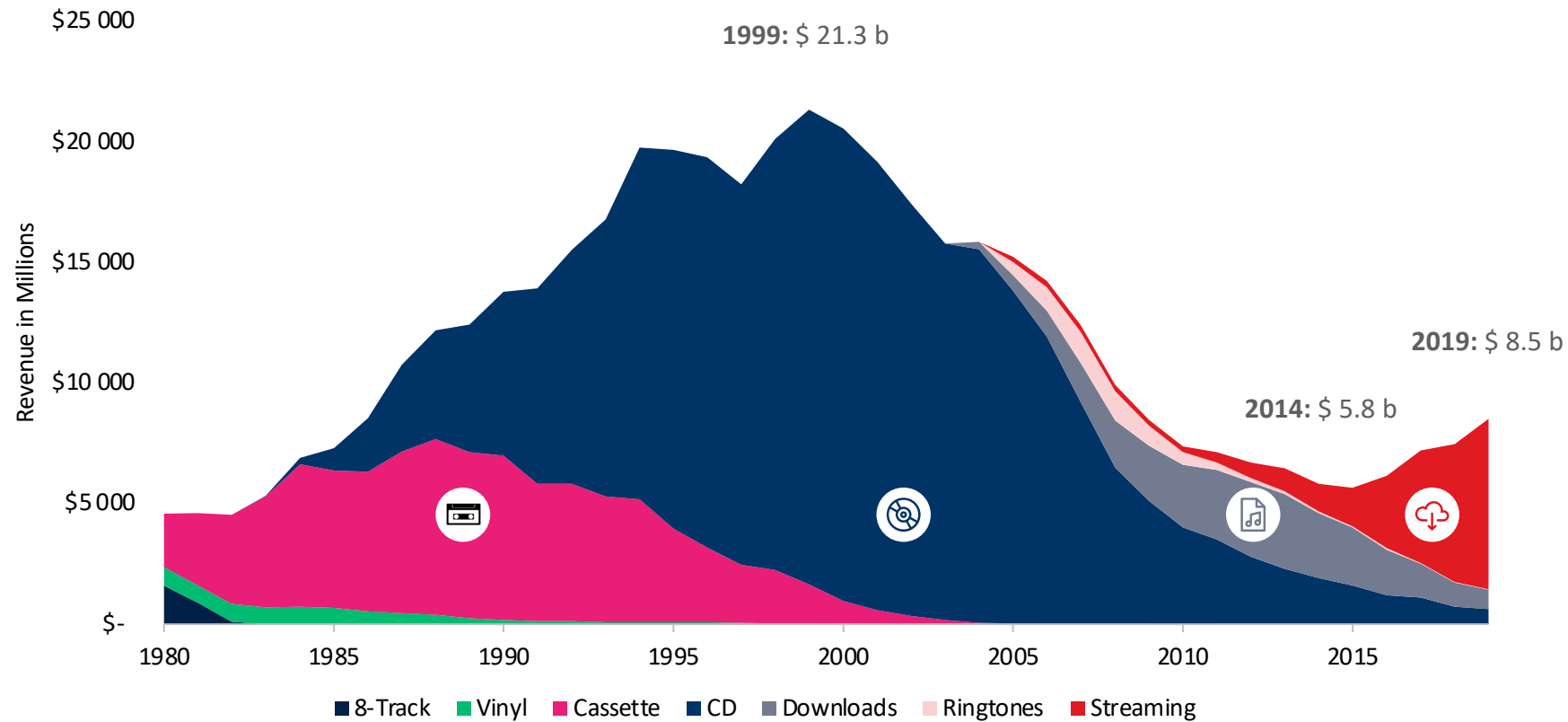
More diverse

Global growth of women
in the workforce

Innovation – A key to reinvent



U.S. recorded music revenues from 1980 – 2019, by format (adjusted for inflation)



Source: Recording Industry Association of America (RIAA)

Interesting stats on millennials

What millennials purchase

98% smart phones

64% energy drinks

54% organic food

50% home

40% on tattoos

Check their phones

150

times a day

90%

of millennials will
stay in a job for

10 years

or more

if it came with
annual pay
increases and
career opportunities

Innovation – A key to reinvent



Built for me

Why make it so inflexible?

Why do I have to pay for stuff I don't need?

Why is there no tech here?

**Millennials:
what do they want?**

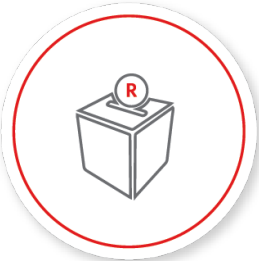
Happy to help my community

Cover my trauma

I don't care about your legislation problems

Why is it so expensive?

Innovation – A key to reinvent



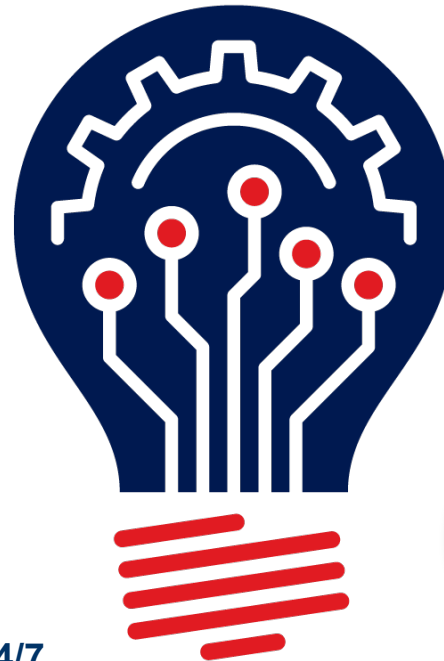
Flexible solution for benefit design

- **62 993** HealthSaver accounts
- Average balance **R7 300**
- **R25 million** paid monthly



Incentivising **behaviour** change

- **13 464** Members earn HealthReturns
- **R41.5 million** HealthReturns paid in 2020
- Average earning **R300** per month



A **doctor** in your pocket

- Access to **care**, anywhere anytime **24/7**
- **1.2 million** users
- **5x more** than any other provider
- 7/10 calls **resolved** not needing face-to-face intervention

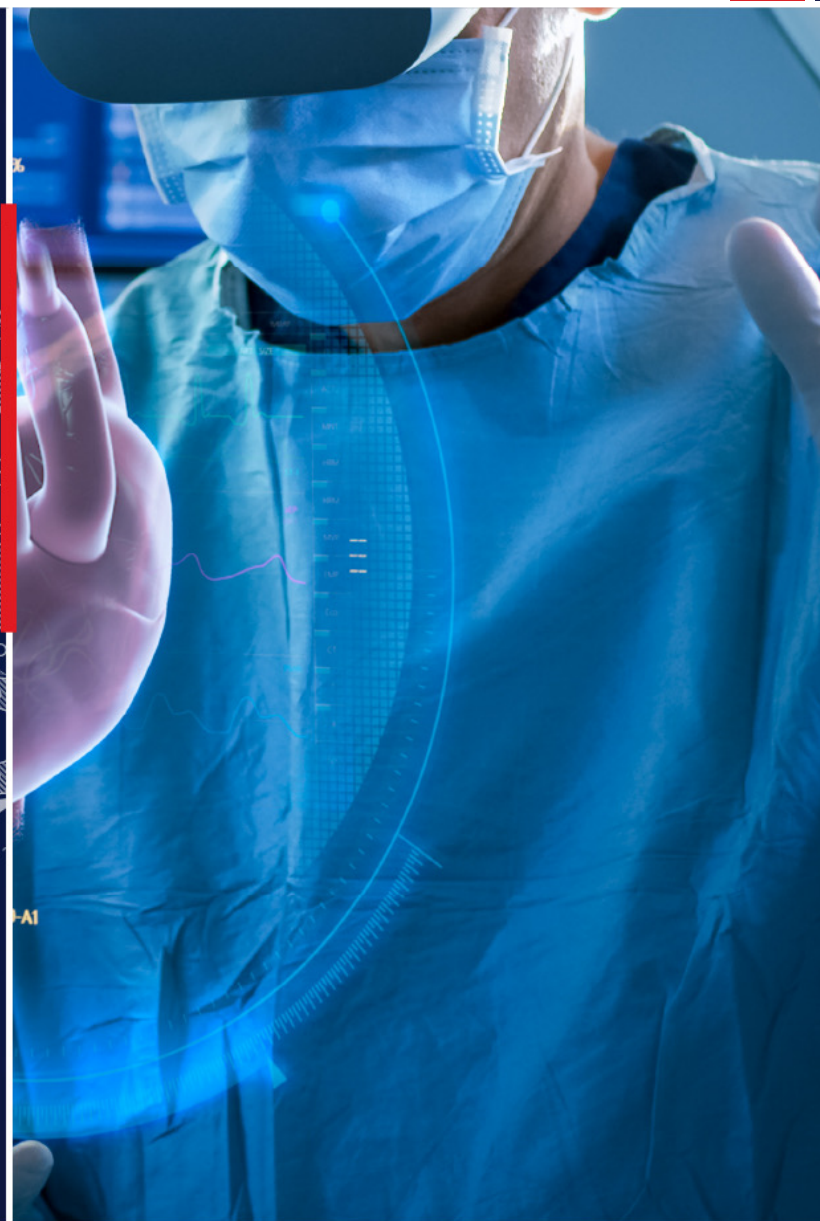






Covering the employed **uninsured** in South Africa


- Over **100 000** members getting cover
- Average premium **R260** per month
- Growth in this market

3


Digital capabilities:
Creating compelling client engagement





 Profile **Benefits** Claims Documents Health & Wellness Rewards   





Good Morning Lebo!
Your Plan: **Premier**
Member No: 123 456 789


 Find a provider


 Talk to a doctor


 Ask us a question

 Order medicine

 Tax Certificate

 Submit Claim


 Emergency




A story of courage

Saray Khumalo's journey of courage and perseverance enabled her to become the first black African woman to summit Mount Everest.

[Read more](#)






Health Saver

Your Health Saver account helps you save for your medical expenses. Earn Health Returns by living a healthy lifestyle and spend when you need them.


[Earn & Spend](#)



Order medicine

Get your monthly repeats, or once off meds delivered straight to your door.


[Order here](#)



multiply


Your Plan: **Premier**
Your Status: **Platinum**

[Read more](#)




Authorise 6 benefits

Request an authorisation to ensure your claim will be paid. [>](#)




Your 5 Recent claims

View and track your most recent claims. Submit a new one. [>](#)




Talk to a doctor

Request a call from a qualified medical doctor. [>](#)




Out-of-pocket

See how you can save and avoid extra expenses. [>](#)



Find in-network associated providers and save

[>](#)



Add another quick link

The screenshot displays a user interface for a digital health application. At the top, a navigation bar includes a home icon, a profile picture, and menu items for Profile, Benefits, Claims, Documents, Health & Wellness, and Rewards. On the left, a vertical sidebar contains icons for search, profile, chat, shopping cart, and a notification bell. The main content area features three promotional cards: 'Order medicine' with a shopping cart icon, 'Chronic Benefits' with a pill bottle icon, and 'Major Medical Benefit' with a hospital icon. Below these is a large promotional banner for medication delivery. The banner has a background image of hands holding a cardboard box. The text in the banner reads: 'Get your medication delivered straight to your door'. Below this is a list of five benefits, each preceded by a checkmark: 'Free delivery', 'Delivery within 2 working days', 'Upload your script', 'Schedule delivery of your repeats', and 'Add self-medication to your basket'. The final benefit is 'Choose a personalised boost pack!'. At the bottom of the banner, it says 'Check out using your Credit Card, or pay with your **Multiply Visa** card or **Health Saver** account.' and features a red 'Order now' button. Below the button, it states 'Powered by Medipost'.

m Home Profile Benefits Claims Documents Health & Wellness Rewards

Order medicine
Get your monthly repeats, or once off meds delivered straight to your door.

Chronic Benefits
Download your benefit brochure

Major Medical Benefit
Download your benefit brochure

Get your medication delivered straight to your door

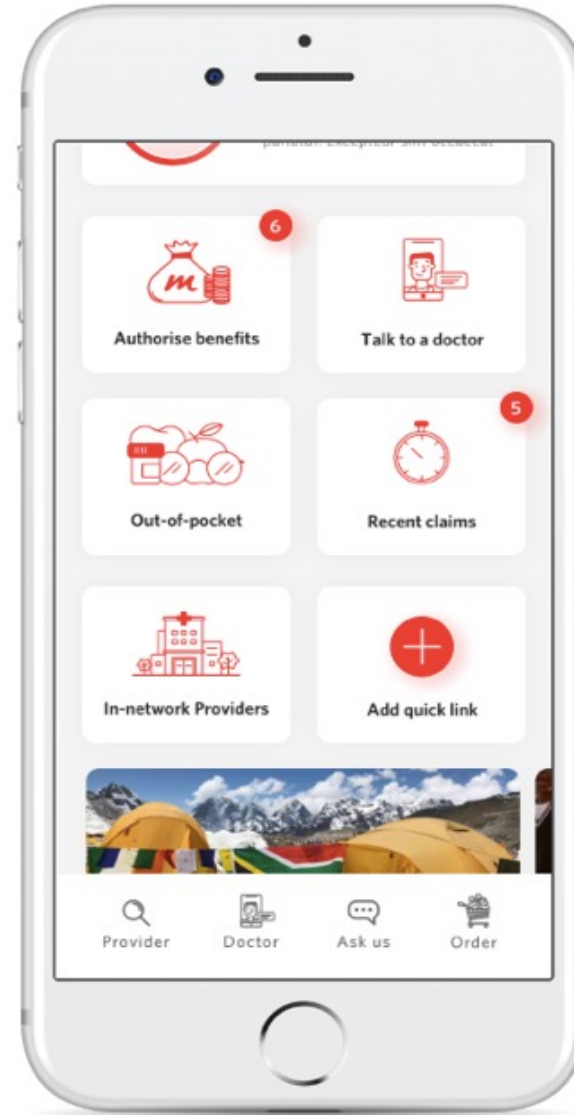
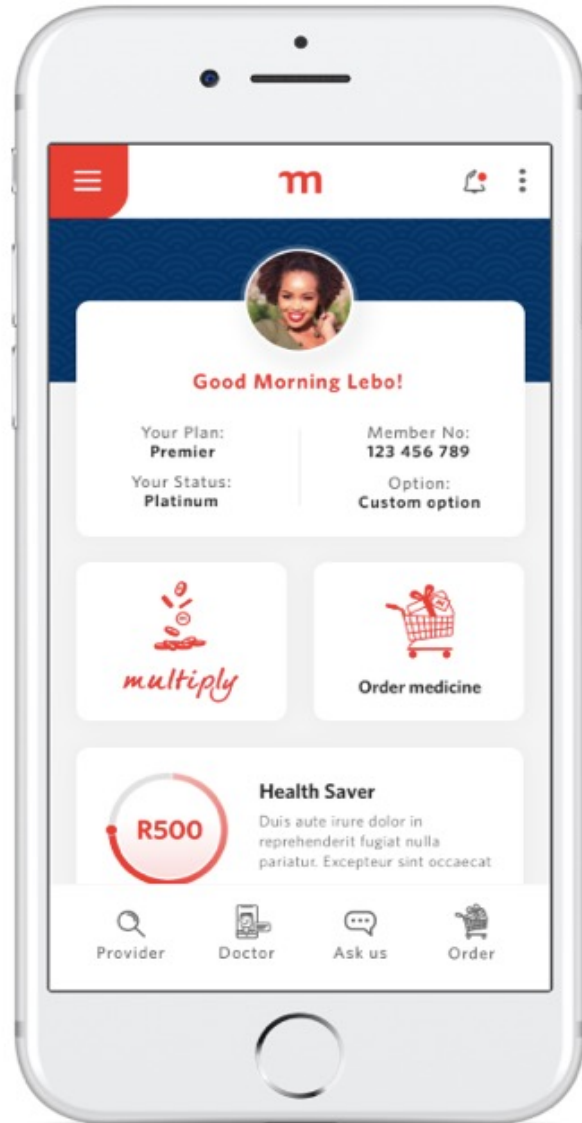
- ✓ Free delivery
- ✓ Delivery within 2 working days
- ✓ Upload your script
- ✓ Schedule delivery of your repeats
- ✓ Add self-medication to your basket
- ✓ Choose a personalised boost pack!

Check out using your Credit Card, or pay with your **Multiply Visa** card or **Health Saver** account.

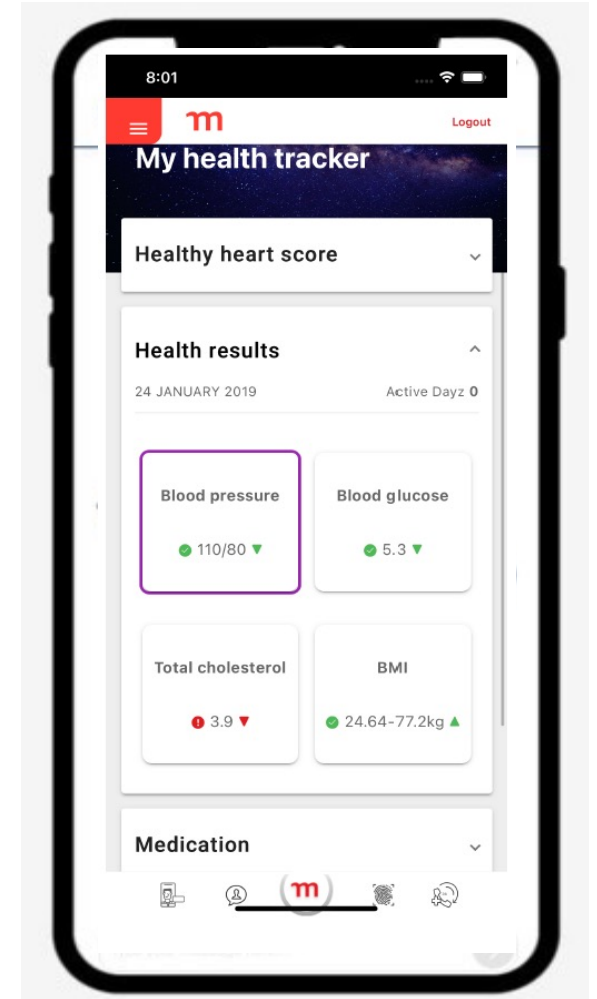
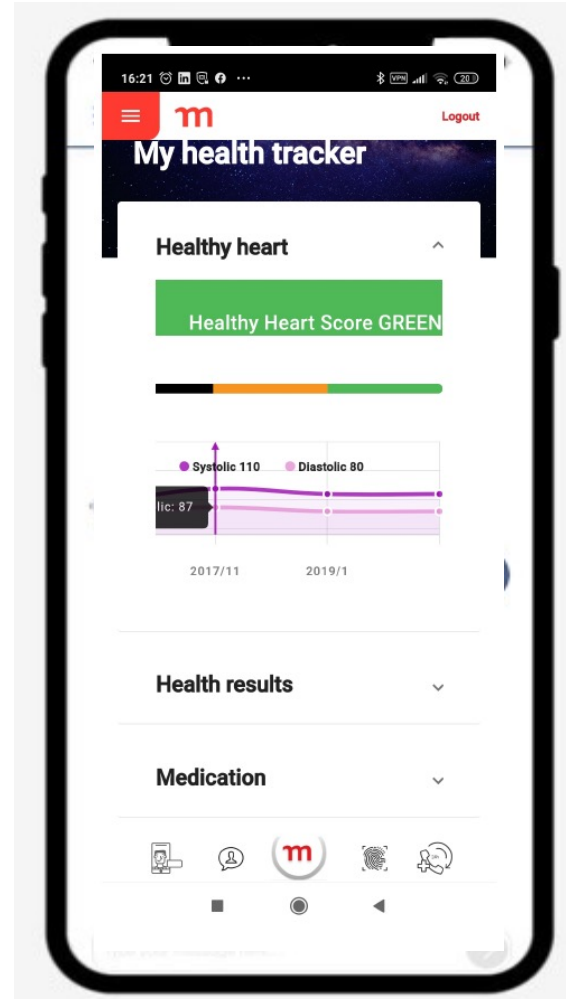
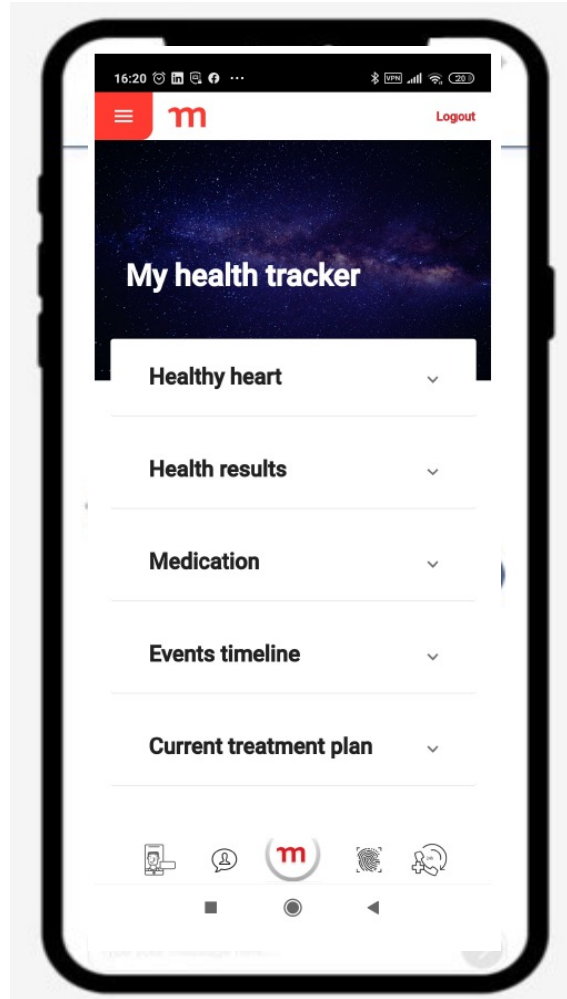
Order now

Powered by Medipost

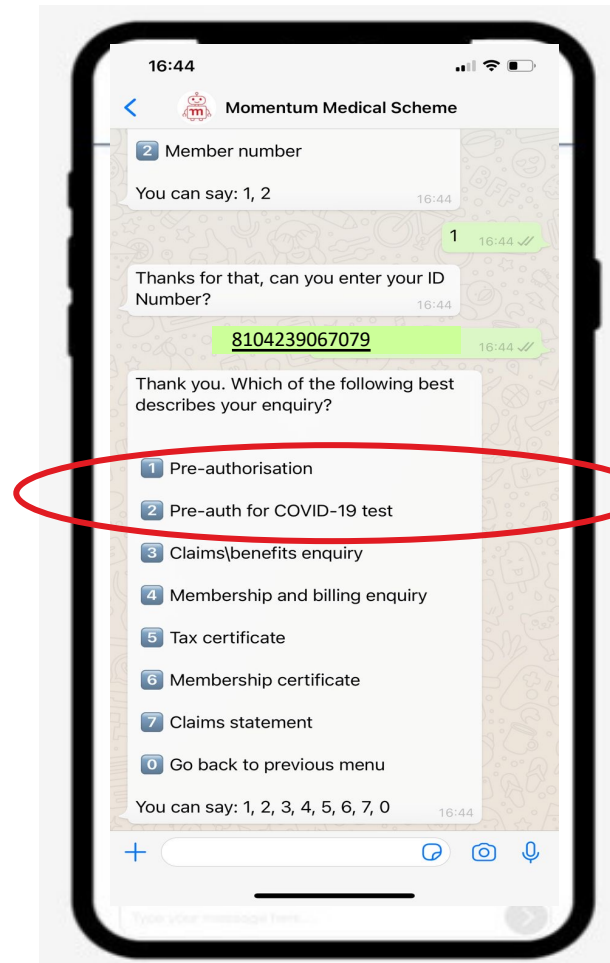
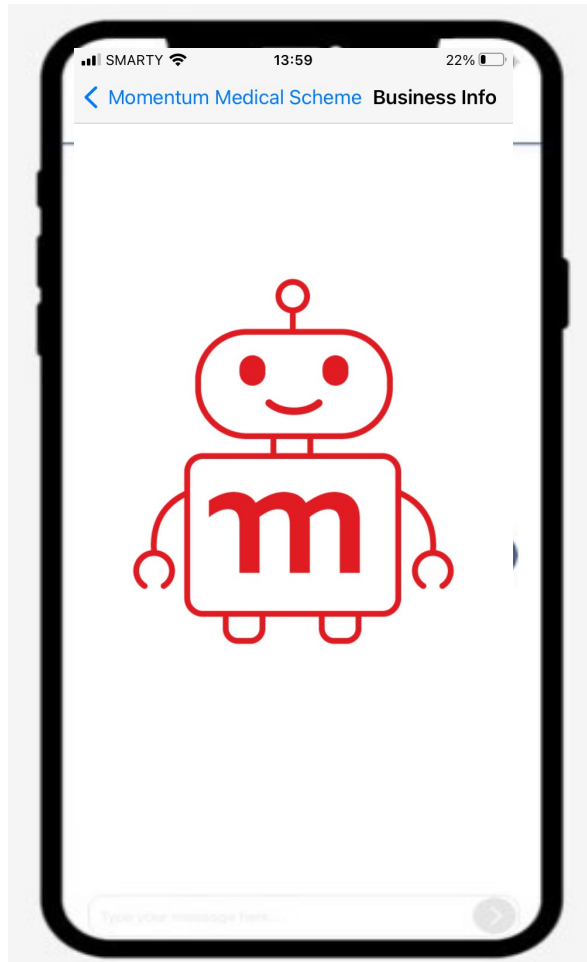
Digital capabilities



Digital capabilities



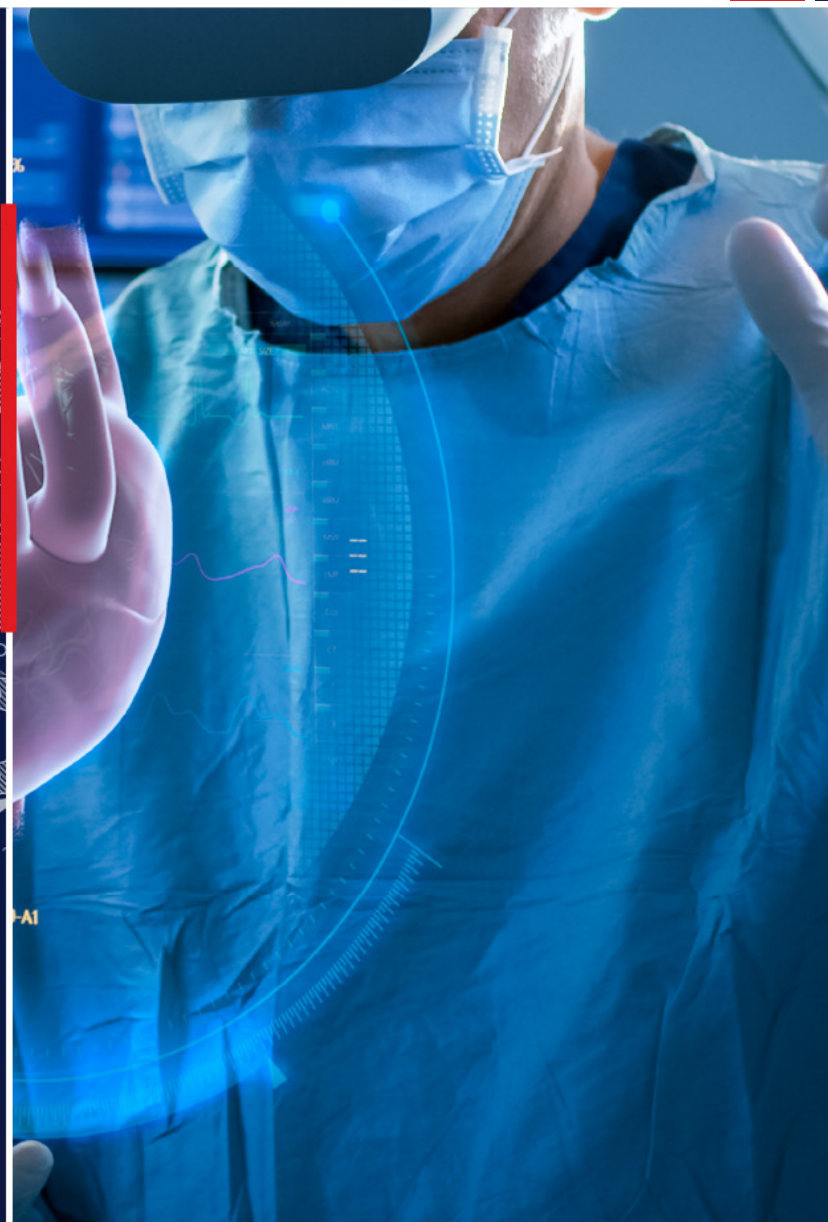
Digital capabilities



New:
Members can now get all their pre-authorisation including a Covid-19 test via WhatsApp

4

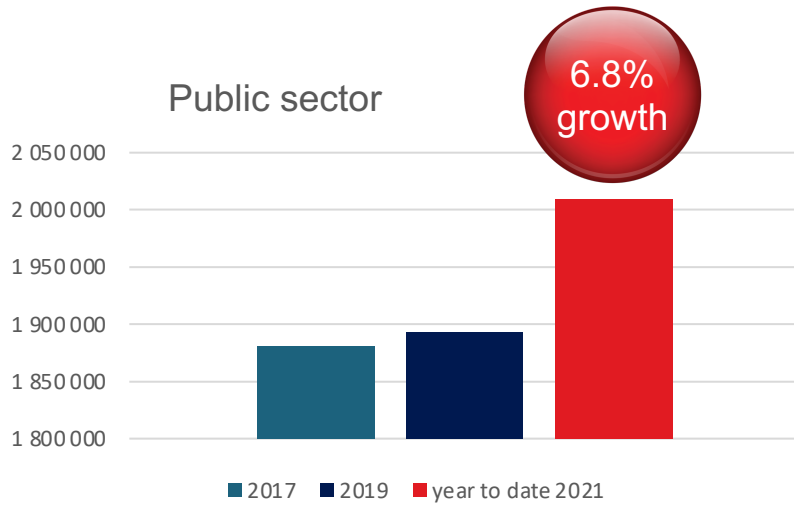
Growing market share



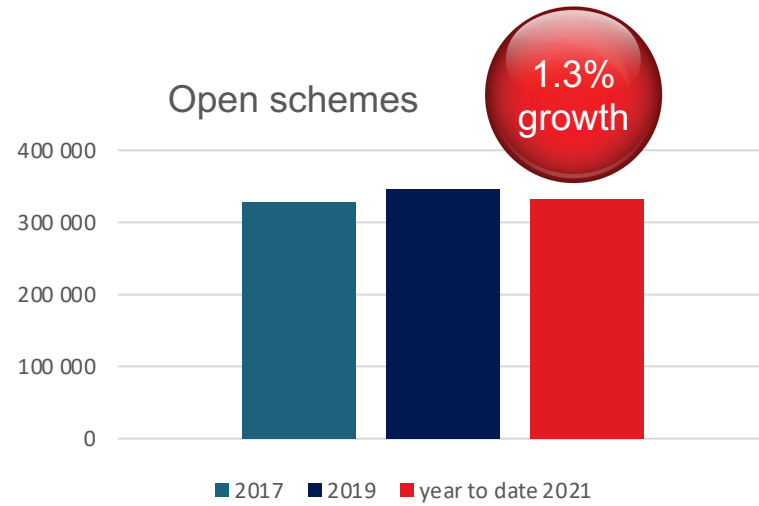
Market share and growth



Administration – beneficiaries



Market share:
72%



Market share:
7%



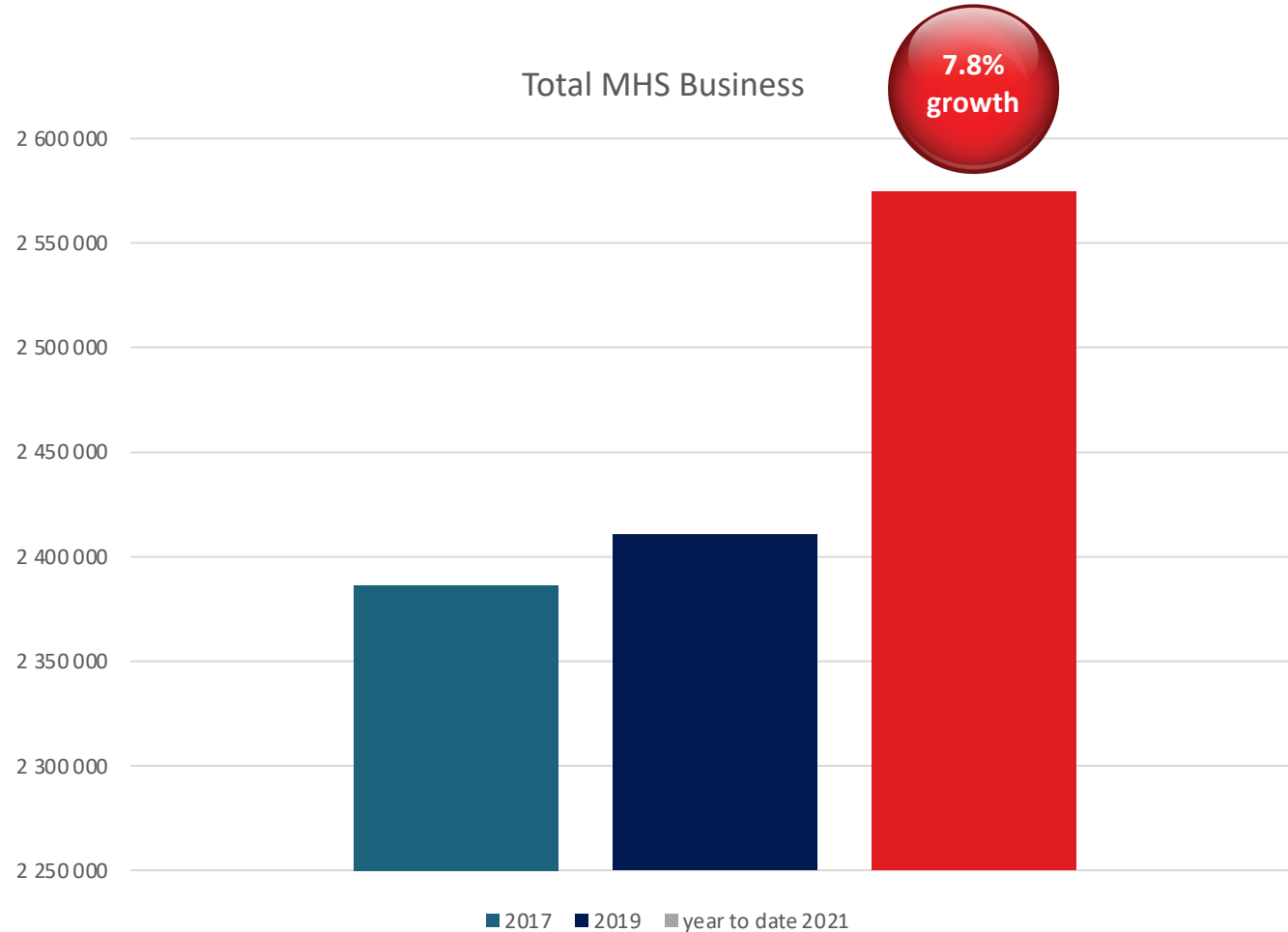
Market share:
18%

Data as reported in the CMS Sept 2020 report with altered Public and Restricted split

Market share and growth



Administration – beneficiaries



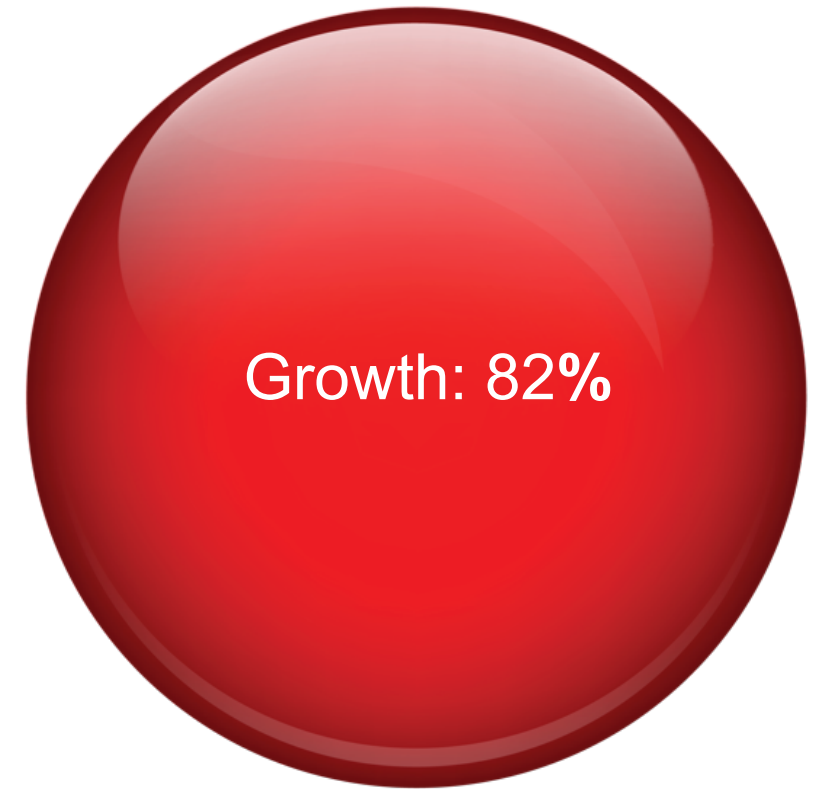
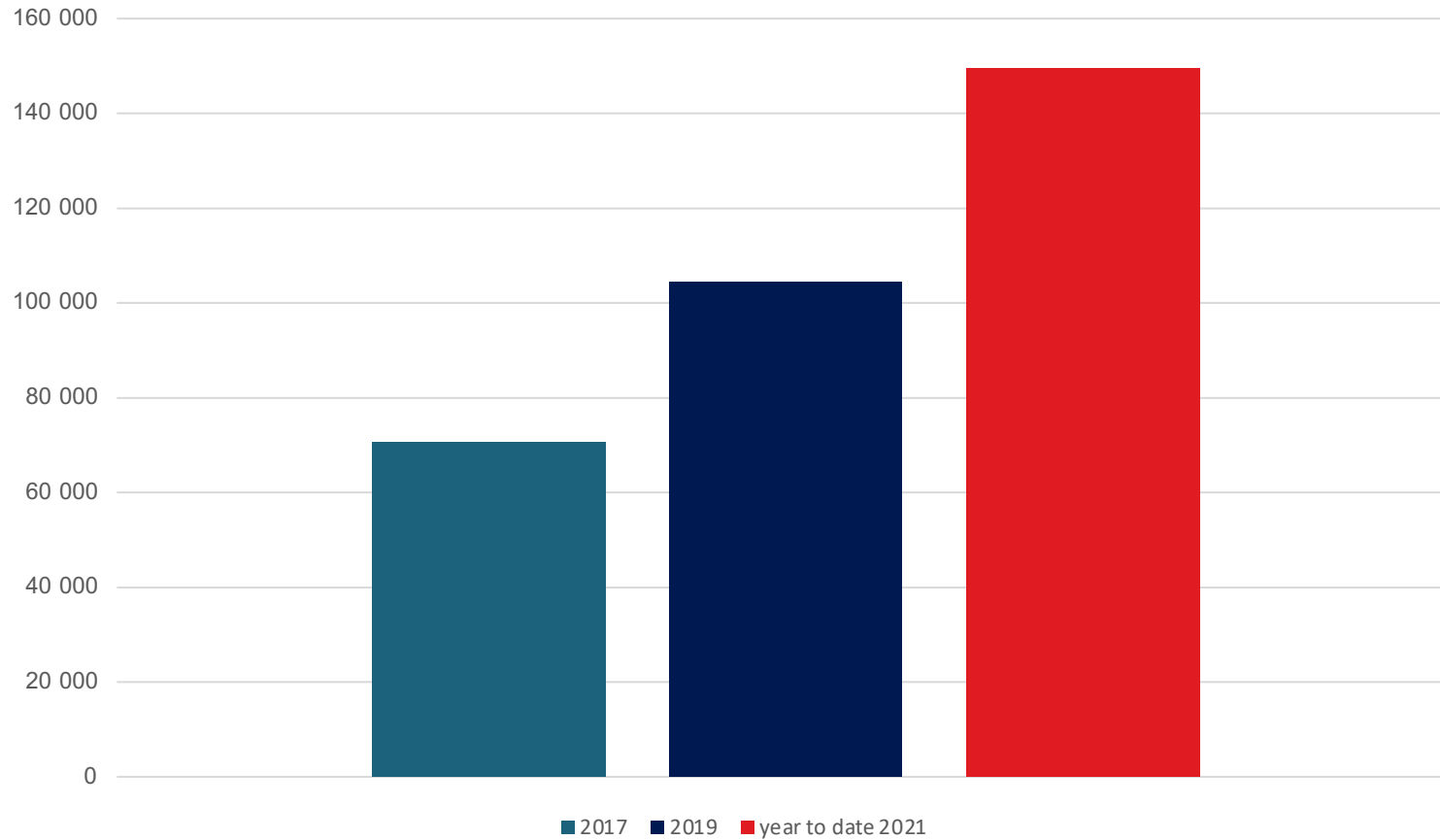
Data as reported in the CMS Sept 2020 report with altered Public and Restricted split

Outperforming growth in mature market

Data as reported in the CMS Sept 2020 report with altered Public and Restricted split

Growth in health insurance

Health4Me – Health insurance

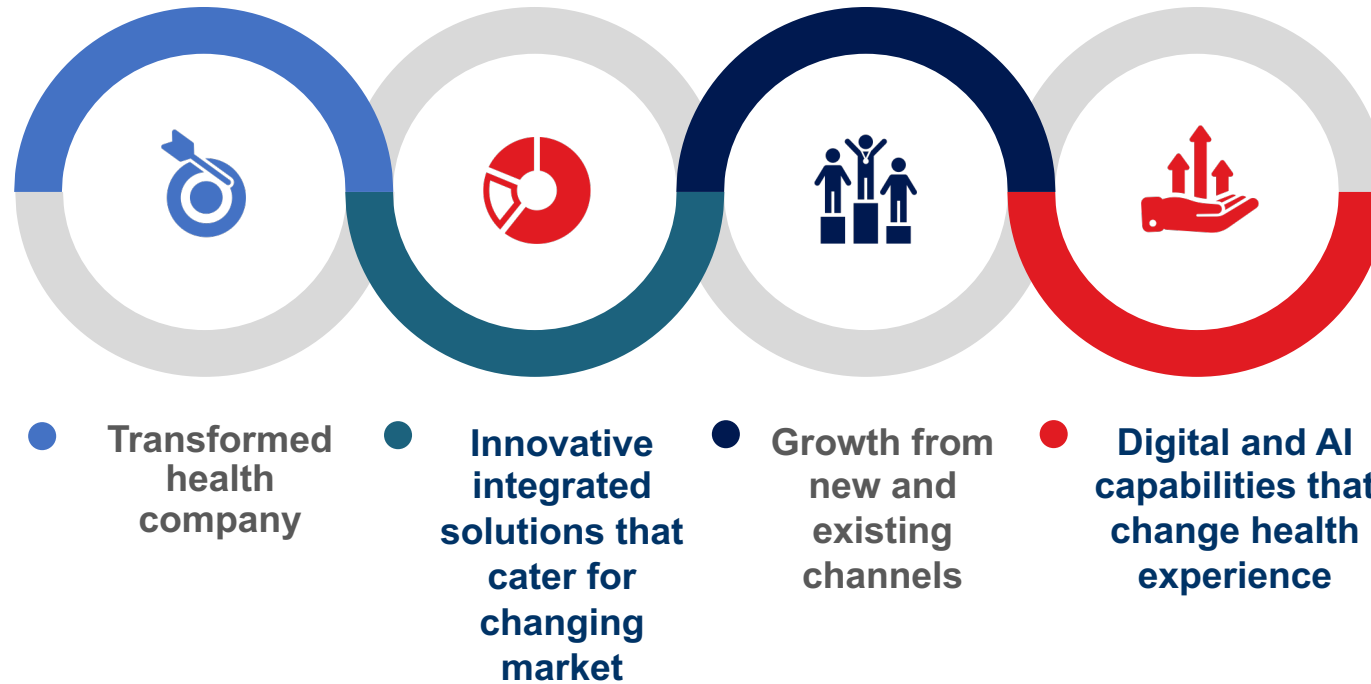


Diversification into new markets

5

Conclusion





So much more than administration

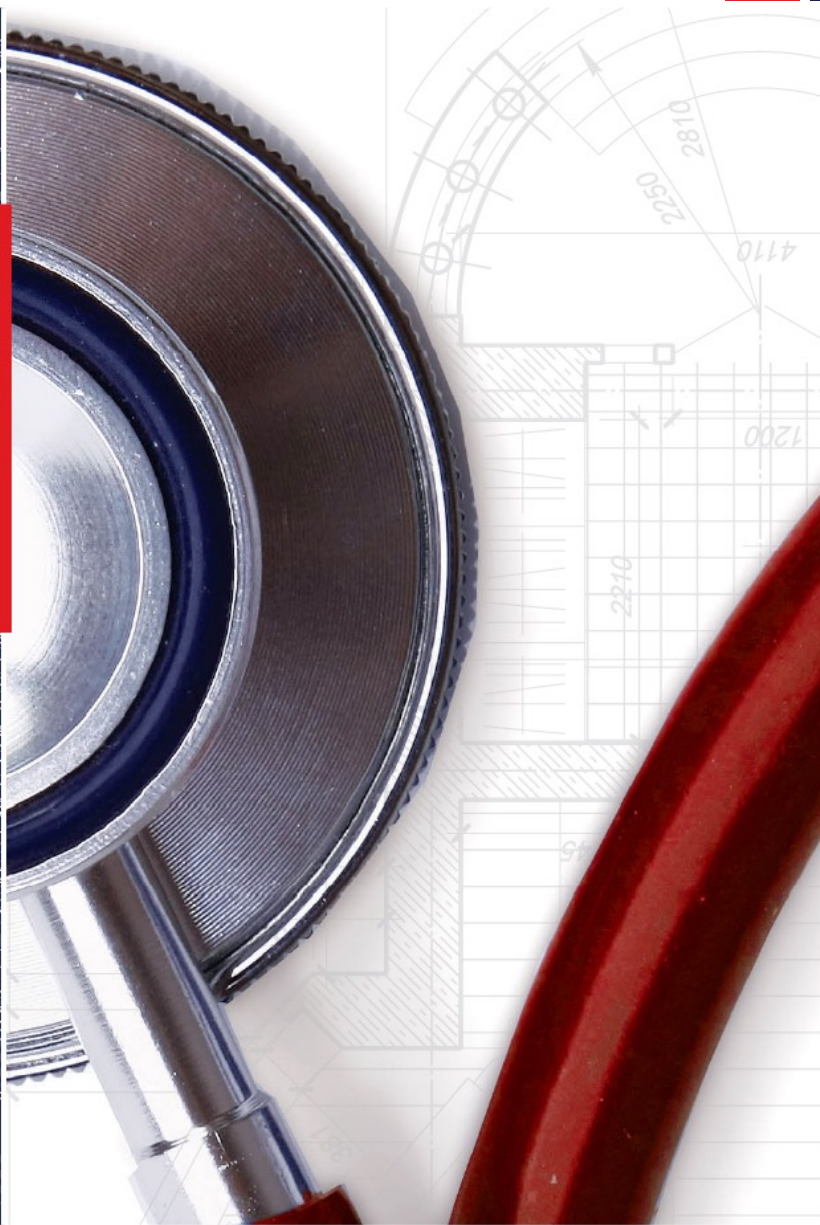
Sadly what we see in this mature non-growing market is:

**Less health for
South Africans for more**

Our purpose:

**More health for more
South Africans for less**





Thank you
