



## Barry Canning on MHC

### *The future of Moto Health Care – Interview with the Chairman*

#### **What makes Moto Health Care (MHC) an exclusive medical scheme?**

"MHC caters exclusively to employers and employees in the retail motor industry. It can thus be regarded as a closed scheme. It is tailored to meet the needs of all employees in the industry. Its various options are structured to provide affordable medical aid for all employees no matter what their income levels are."

#### **Why is it important for employers to belong to MHC?**

"It can be strongly argued that a business's employees are its greatest assets. This then places a responsibility on employers to provide social security benefits to them such as retirement funding and health care. By supporting MHC and encouraging their employees to join they are able to enjoy the positive spin-offs that proper health care delivers, such as reduced absenteeism and better productivity."

#### **What are the advantages members receive when they belong to MHC?**

"To begin with, membership of MHC is portable within the retail motor industry. By this I mean that if an employee moves from one employer to another employer in the industry that supports MHC he can continue his membership seamlessly. Members can draw comfort from the fact that MHC is financially sound, that its governance is of the highest order, and that its administration has been honed to provide superior service. Momentum Medical Scheme Administrators, who administer MHC, are leaders in their field and have the muscle to negotiate better deals with service providers to the ultimate benefit of MHC members. Through Thethani, MHC fields a strong team of consultants whose primary objective is to provide support to members and their employers. This is achieved by regular visits to employers and members for purposes of assisting members to gain a better understanding of their particular option, information sharing, guidance on how to stretch benefits, to deal with queries members may have, and so on."

#### **The pay-off line for MHC is "Taking care of our own." Does MHC really live up to it?**

"I chair regular meetings of MHC's Board of Trustees. I can assure members that any decision taken in running MHC has to be in the best interests of members, no one else. Admittedly MHC got off to a rocky start when it was let down by its administrators at the time, but matters were since turned around, and I am happy to state that I believe MHC does live up its pay-off line. After all, MHC was established to serve employers and employees in the retail motor industry, and those very people are stakeholders in MHC."

#### **Do you as chairperson believe that MHC offers the best benefits for value for money?**

"A huge responsibility rests on MHC's Trustees to ensure that the scheme remains financially sound. It is thus a constant challenge to achieve this, but at the same time to provide a competitive medical aid. While MHC is regarded as a closed scheme, voluntarism effectively places it in an open environment so that it is forced to compete with other open schemes. For this reason alone MHC has to maintain its competitiveness. In comparing the benefit/contribution offerings of these other schemes to those of MHC, I can safely say that taking each option as a whole and comparing them with those of the other schemes, MHC remains a leader. So, yes, MHC does offer better benefits for the contributions paid."

#### **What are the strategic objectives for MHC and what does the future entail for the medical scheme?**

"Coincidentally, a strategic planning session was held recently at which the strategic plan that was developed during 2009 was reviewed and a fresh plan developed. Key objectives that emerged are to achieve a net growth in membership over the next five years, to maintain the scheme's financial stability, and to further improve the scheme's competitiveness so that it retains its position as the scheme of choice in the retail motor industry. In 2009 Government announced that it was to introduce the National Health Insurance (NHI). However since then it has become patently obvious that this would not happen in the foreseeable future. So medical schemes will remain as relevant as ever, and for MHC it will be business as usual"

#### **Can you provide us with a personal message for workers in the industry that do not yet belong to MHC?**

"Your health and the health of your family is something that is very precious, but illness can strike anyone at anytime. Do not regard medical aid as a grudge purchase but rather as essential to you and your family. Moto Health Care can provide you with a health care solution at a price to suit your pocket."



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