



MEDI-CLINIC
Private hospital group



Medi-Clinic

FACTS

Customer: Medi-Clinic.

Challenge: Manage Arrears for 54 hospitals

Solution: Debtpack 64bit.

Benefits: Increased collections.

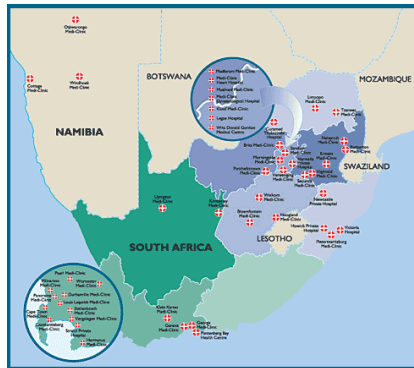
Debtpack Works!

Central to MediClinic's success over the last 20 years. Collections goes straight to the bottom line.

Debtpack Manages!

Debtpack enables MediClinic to;

- centralize
- start the process quickly
- manage the process effectively
- cut costs
- bank the money



Setting the Scene

Netcare, MediClinic and LifeCare dominate the South African Private Hospital Industry.

World class

The Private Hospital Industry supplies world-class services and care.

HASA

The Hospital Association of South Africa encapsulates the industry's communications and negotiations with Government.

Medical Costs

Annual Medical Fee increases generally exceed inflation.

Regulation

Although Private Hospital Service delivery is regulated, service packaging and pricing is not.

Typical Debtor

A typical client was employed, married and middle aged. Typical debtors thus lay on the extremes hereof. But aging populations are changing this profile.

90% of Private Hospitals use Debtpack

Medical Aid

There are 61 private sector funds. Discovery is the largest.

Government is proposing a compulsory medical aid scheme. GEMS.

National Credit Act

As long as interest and fees are not raised, medical debt falls outside the NCA.

Arrear Categories

Medical Aid ShortFall

If the Service Tariff exceeds the Medical Aid Tariff a shortfall arises. Volumes are large and value is small.

Debtpack Solution = SMS

Debtpack enables you to send a sms to one, some or all debtors.

Pre Legal

Send Please Pay and Final Demands.

Debtpack Solution = Autoprint

Debtpack enables you to batch generate letters to your printers.

Promise to Pay

Easy to promise, difficult to pay.

Debtpack Solution = PTP Manager

Debtpack enables you to keep record and follow up ptp's as an event separate to the next process event.

AOD

If the AOD is not in terms of S57 or S58 it is not worth the paper it is written on

Debtpack Solution = S57 & S58 AOD

Debtpack enables you to print AOD in terms of S57 of S58. If the debtor fails to pay judgment can be taken.

A consent to an emoluments order can also be signed.

Legal

Handing work to attorneys increases the amount that the debtor or failing which the creditor must pay.

Debtpack Solution = DIY Summons

Debtpack pioneered DIY legal collections. It enables you to use the Magistrate's Court Debt Collection Processes to collect your own debt.

Legal Costs

The DIY legal process only adds the sheriff's service costs to the process. The rest of the cost is absorbed into normal credit management costs.

Debtpack Collections

	Total	Year 1	Year 2	Year 3	Year 4	Year 5
2002	71%	46%	16%	6%	2%	1%
2003	71%	48%	17%	4%	2%	
2004	71%	47%	20%	4%		
2005	63%	45%	18%			

