

Governance solutions for your scheme

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CAPE TOWN ICC
10-14 MAY 2025

The
24th Annual
BHF Conference

COLLABORATING FOR VALUE
*Partnerships Transforming
the Future of Healthcare*





Unchartered waters

NHIA

Regulatory changes



King V

Updated corporate governance approach



Treating members fairly



Contracting with administrators and managed care organisations



Key lessons from the collapse of a medical scheme



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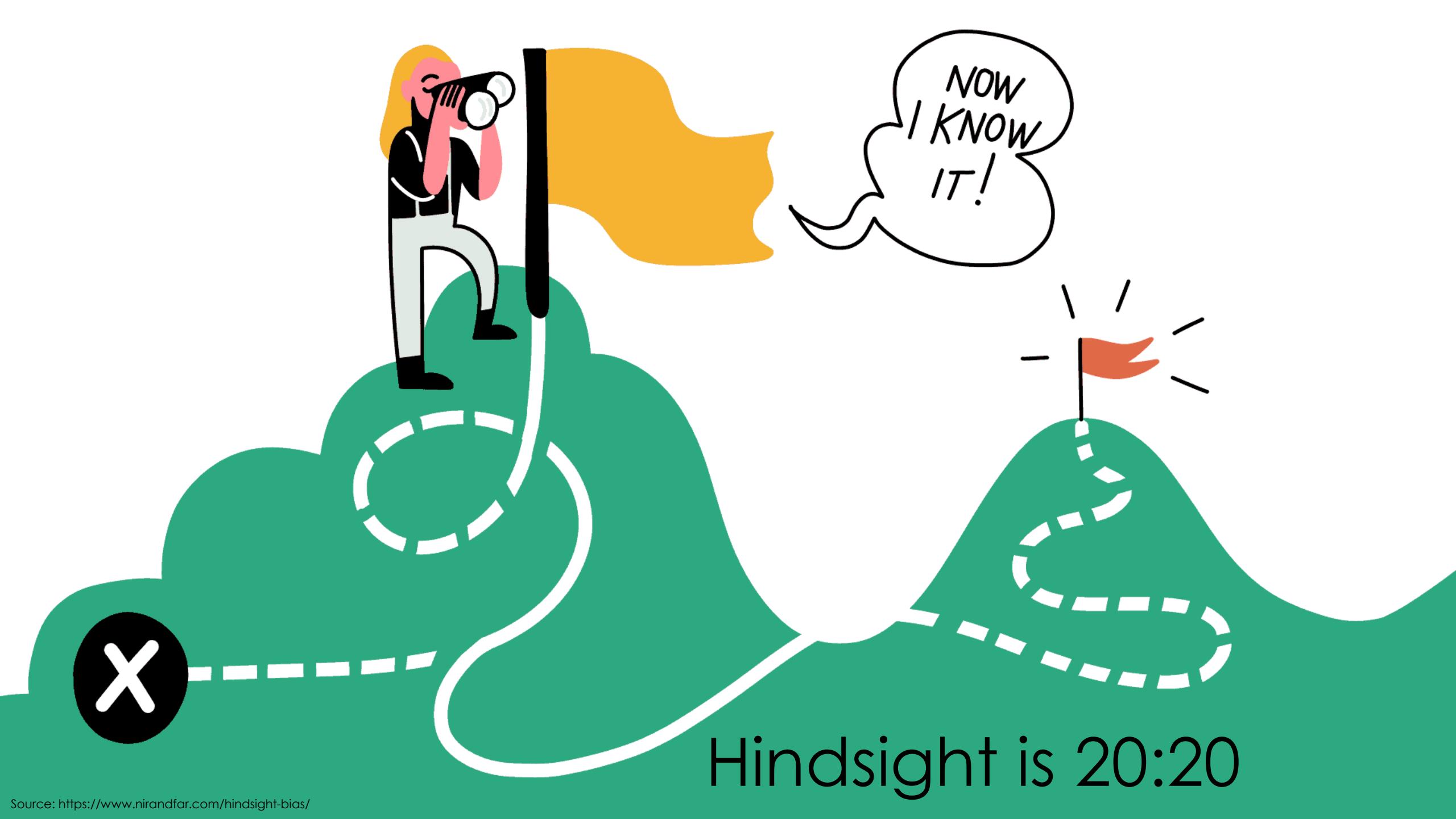
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What could go wrong?

3





Hindsight is 20:20

CONSIDER



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C is for...

- **Constituency**
 - Member-elected
 - Employer-appointed
- **Collective decision-making**
 - Board of trustees v trustee
- **Confidentiality**



<https://connect.gladly.com/courses/collaborative-decision-making/>

O is for...

7

- **Oversight**
 - Versus **doing** or **micro-managing**
 - Different **context**
 - Independent viewpoint **strengthens thinking**
 - Reduces **confirmation bias**



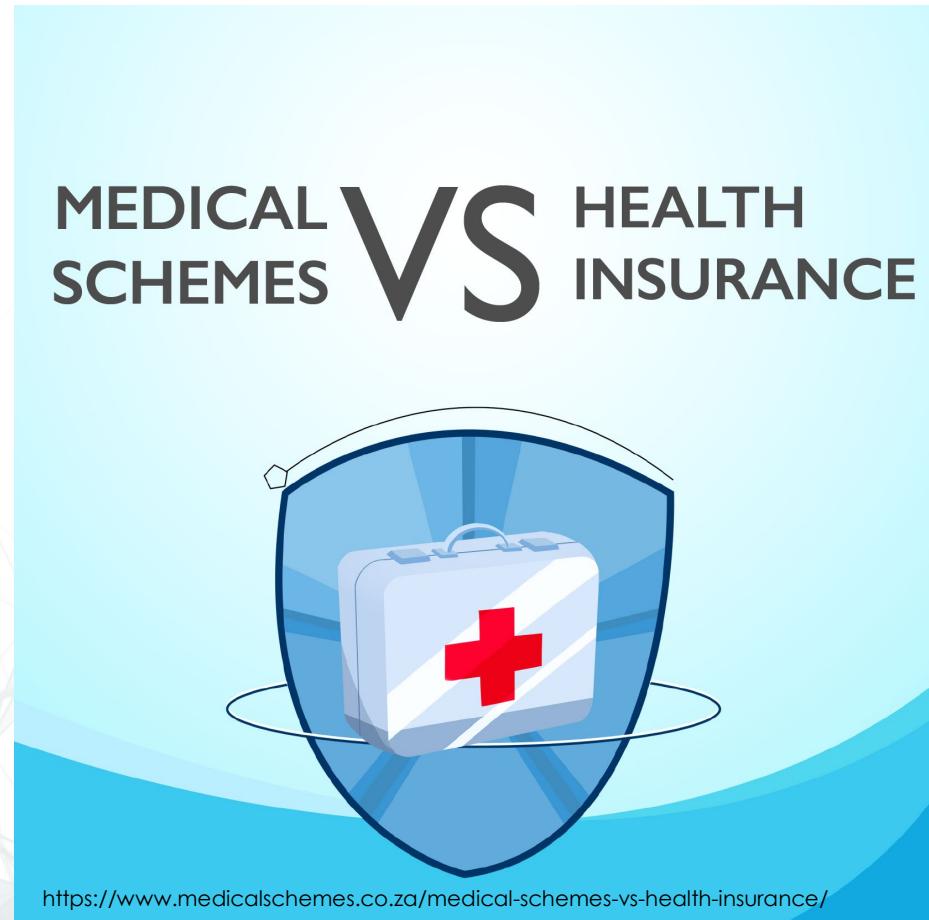
<https://craresources.com/blog/cro-oversight-and-it/>



- **Negligence**
 - Conduct standard
 - What would a **reasonable trustee in Trustee A's position** have done
 - What did Trustee A do?
 - Take all **reasonable steps** to ensure that **interests of beneficiaries** are protected at all time in terms of:
 - **Rules**
 - **Act**
 - BOT to act with **due care, diligence, skill**, and good faith

S is for...

9



- **Scheme** is independent of its members:
 - Separate **body corporate**
 - Separate assets and liabilities
- **Seek expert advice**
 - Defence to negligence
- Proper control **systems** in place

I is for...

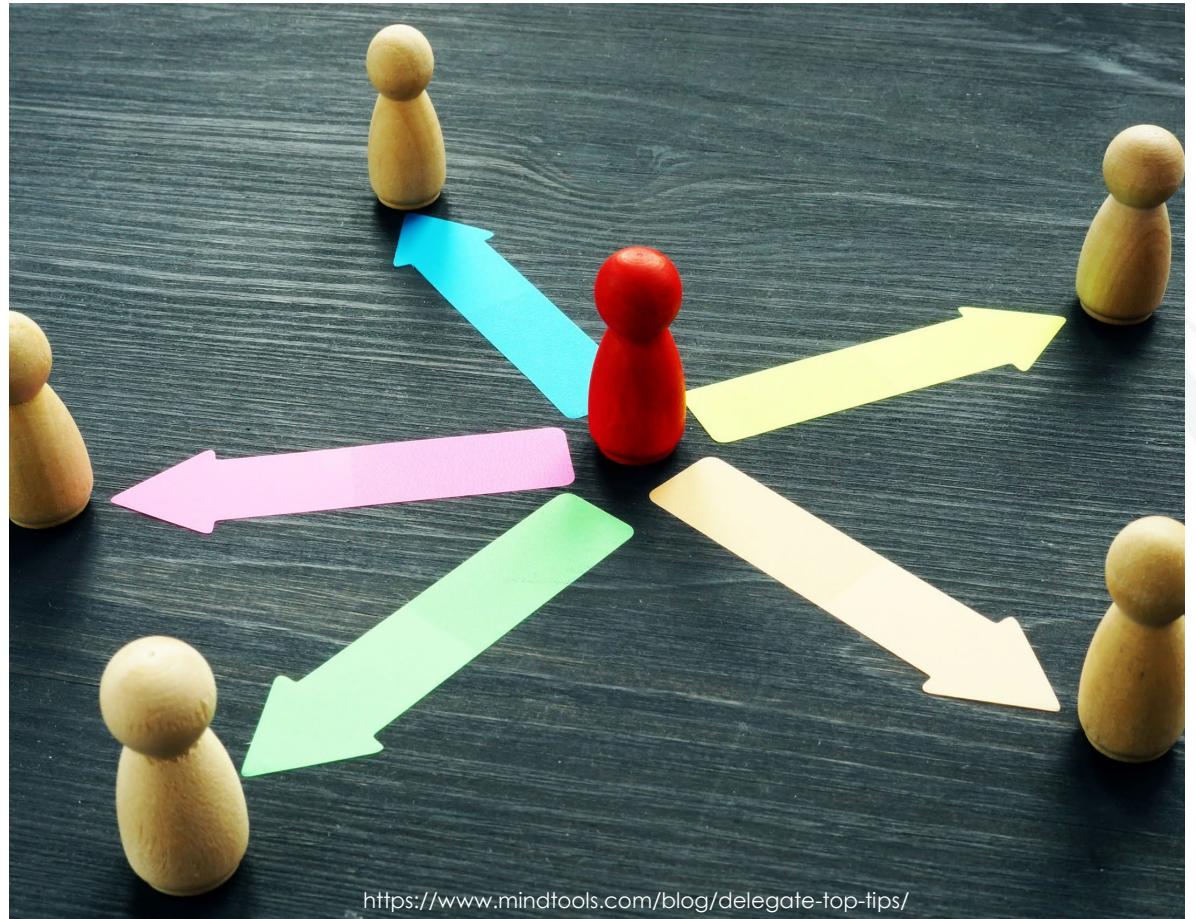
- **Independent** thinking
 - **Critical thinking** and building on conversation vs **being obstructive**
- Trustees are provided with **appropriate information to inform their decision-making**
- **Act impartially** in respect of all beneficiaries
- Adequate and appropriate **information** communicated to members regarding rights, benefits, contributions and duties in terms of the Rules
- Appropriate professional indemnity and fidelity guarantee **insurance**



<https://www.parklanepracticeswindon.nhs.uk/services/patient-confidentiality/>

D is for...

- **Delegate** to:
 - **Principal Officer** in terms of a formal Delegation of Authority document
 - **Administrators and managed care organisations** in terms of agreements
 - **Committees** in terms of areas of expertise
 - But final decision-making to remain with the Board
 - **Expert service providers**
- But once delegated, provide **oversight not micro-management**



EDUCATE. ENGAGE. EMPOWER.



www.amyaustinmarketing.com

- **Educate**

- Beneficiaries
- Employer groups
- Trustees
- General public

- **Ethics**

- **Codes of conduct and policies**
- Act in **good faith**
- Avoid **conflicts of interest**
- **Integrity**
- **Responsibility**
- **Competence**
- **Accountability**
- **Fairness**
- **Transparency**



ybunch.com/best-way-to-teach-your-child/
www.mindtools.com/60-ways-to-improve/



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Rules

Constitutional document of scheme
Importance of **governance provisions**
Not just benefits and contributions



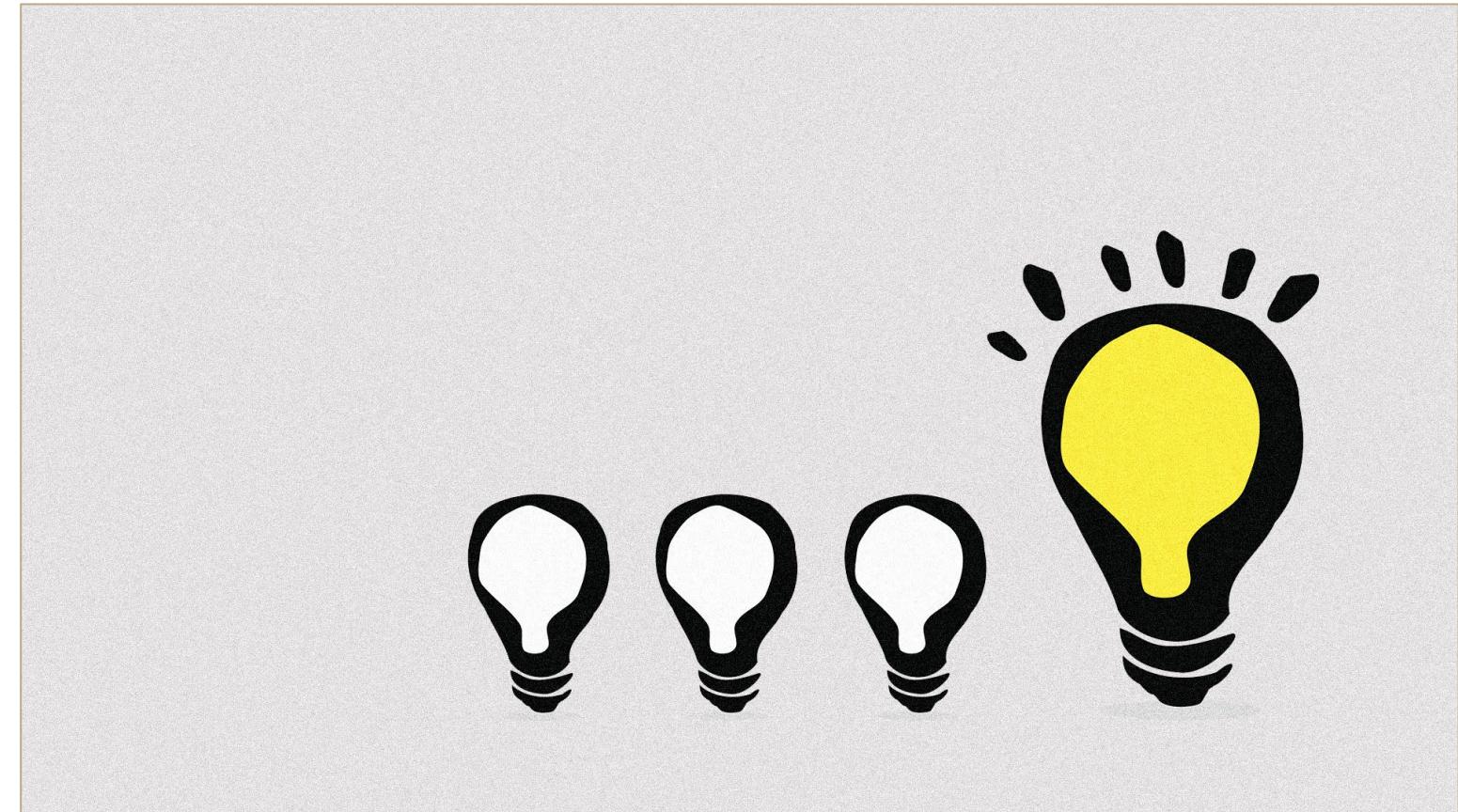
Read

Rules
Act
Agenda packs
BHF publications
General media



Most importantly...

- **Consider** everything
 - Think deeply
 - Pros
 - Cons
 - Unintended consequences
 - Engage



Questions?



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