

**SOUTH AFRICAN QUALIFICATIONS AUTHORITY (SAQA)**

In accordance with regulation 24(c) of the National Standards Bodies Regulations of 28 March 1998, the Standards Generating Body (SGB) for

**Insurance and Investment**

Registered by NSB 03, Business, Commerce and Management Studies, publishes the following qualification and unit standards for public comment.

This notice contains the titles, fields, sub-fields, NQF levels, credits, and purpose of the qualification and unit standards. The qualification and unit standards can be accessed via the **SAQA** web-site at [www.saga.org.za](http://www.saga.org.za). Copies may also be obtained from the Directorate of Standards Setting and Development at the **SAQA** offices, Hatfield Forum West, 1069 Arcadia Street, Hatfield, Pretoria.

Comment on the unit standards should reach **SAQA** at the address **below and no later than 14 February 2005**. All correspondence should be marked **Standards Setting – SGB for Insurance and Investment** and addressed to

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## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### QUALIFICATION:

#### *Further Education and Training Certificate: Medical Claims Assessing*

SAQA QUAL ID	QUALIFICATION TITLE	
49356	Further Education and Training Certificate: Medical Claims Assessing	
SGB NAME	SGB Insurance and Investment	
ABET BAND	PROVIDER NAME	
Undefined		
QUALIFICATION CODE	QUAL TYPE	SUBFIELD
BUS-4-National Certificate	National Certificate	Finance, Economics and Accounting
MINIMUM CREDITS	NQF LEVEL	QUALIFICATION CLASS
150	Level 4	Regular-Unit Stds Based
SAQA DECISION NUMBER	REGISTRATION START DATE	REGISTRATION END DATE

### PURPOSE AND RATIONALE OF THE QUALIFICATION

The purpose of the qualification is to build specialised knowledge and skill required by employees of Medical Schemes who have had schooling at or below NQF level 4 and those who have a professional medical qualification but lack industry and administrative experience. It is intended to empower learners to acquire knowledge, skills, attitudes and values required to operate confidently as individuals in the South African community and to respond to the challenges of the economic environment and changing world of work in the highly regulated Medical Scheme industry. It should add value to the qualifying learner in terms of enrichment of the person, status and recognition. The focus is on basic information gathering, analysis, presentation and the ability to apply knowledge of the field to adjust possible solutions to problems within given parameters and to substantiate the change.

The FETC allows the individual to work towards a nationally recognised qualification. It is flexible enough to accommodate both learners in formal education and learners already employed in the Healthcare Benefits Administration sub-sector. The qualification at this level is the start of a career path in Medical Claims Assessing.

Qualifying learners should be knowledgeable about and competent in:

- > Communication and Mathematical Literacy at a level that allows them to operate effectively in the financial services industry.
- > The nature of the Medical Scheme sub-sector within the long-term insurance sector, medical scheme cover, the healthcare market and the potential impact HIV/AIDS and current events on the long-term insurance sector and the role of managed care.
- > The policies and procedures of a specific medical scheme administrator.
- > The process followed in assessing a medical claim, the use of coding and an electronic system to assess medical claims and the control of fraud.
- > Legislation relating to the work of medical schemes.
- > Behaviour and ethics in a work environment and the implications, consequences and liability arising out of non-activity or non-compliance with relevant legislation.
- > Managing aspects of personal finances.

### Rationale

The National Certificate in Healthcare Benefits Administration: Claims Assessing: Level 4 was registered in 2001 to meet the needs of medical aid assessors and people in call centres within the Healthcare Benefits Administration sub-sector. The qualification has been reviewed and the FETC replaces the National Certificate in Healthcare Benefits Administration: Claims Assessing: Level 4.

The proposed qualification is more focused and fit for purpose than the registered National Certificate in Healthcare Benefits Administration: Claims Assessing: Level 4. It is intended specifically for Medical Claims Assessors and for people who require industry, administrative and medical knowledge in order to assess medical claims or to give advice on medical claims assessment decisions in a Medical Scheme Administrator. It will be useful as a bridging qualification for learners with medical and paramedical qualifications who wish to move into administrative positions in Healthcare Benefits Administration. It could also be useful for learners in call or service centres that are required to respond to queries arising out of medical claims.

The FETC is intended for learners who:

- > Have attained the National Certificate in Financial Services: Level 3 and wish to continue on a path of life-long learning.
- > Have worked in the Healthcare Benefits Administration sub-sector for many years, but have no formal qualifications in medical claims assessing.
- > Are in a learnership agreement in the Healthcare Benefits Administration sub-sector.

Learners employed as medical claims assessors at this level do work that requires an understanding of the Healthcare Benefits Administration sub-sector within the context of the Financial Services industry and a fundamental knowledge of legislation that applies to Medical Schemes. They require medical knowledge at a fundamental level and are required to interpret medical information in order to assess medical claims that may require an adjustment of an application of Scheme rules.

### **RECOGNIZE PREVIOUS LEARNING?**

Y

### **LEARNING ASSUMED TO BE IN PLACE**

It is assumed that learners are competent in Communication and Mathematical Literacy at NQF Level 3.

#### **Recognition of Prior Learning**

- > The FETC allows open access. Provision has been made for prior learning to be recognised if a learner is able to demonstrate competence in the knowledge, skills, values and attitudes implicit in this Qualification. Application for Recognition of Prior Learning (RPL) should be made to a relevant accredited ETQA.
- > Credit towards a Unit Standard is subject to quality assurance by a relevant accredited ETQA and is conducted by a workplace assessor.
- > This Qualification can be obtained in part or in whole through Recognition of Prior Learning
- > RPL will be done using a range of assessment tools and techniques that have been jointly decided upon by the learner and the assessor.
- > The same principles that apply to assessment of the Qualification and its associated Unit Standards apply to RPL.

### **QUALIFICATION RULES**

The Certificate is made up of a planned combination of learning outcomes that have a defined purpose and will provide qualifying learners with applied competence and a basis for training in the Higher Education Band.

The Qualification is based on Unit Standards that are classified as Fundamental, Core and Elective. A minimum of 150 credits is required to complete the Qualification. In this Qualification the credits are allocated as follows:

- > Fundamental: 68 credits
- > Core: 62 credits
- > Electives: 20 credits
- > TOTAL: 150 credits

Motivation for the number of credits assigned to the Fundamental, Core and Elective Components

#### **Fundamental Component**

There are forty credits allocated to Communication (twenty for the Primary Language at Level 4 and twenty for an additional language at level 3) and sixteen credits to Mathematical Literacy at the level of the Qualification, in compliance with SAQA requirements. For the purpose of this Qualification twelve credits are also required for Financial Literacy at Level 4. Although this is not a SAQA requirement, the industry

believes that if learners are to function in a field that manages people's money, they should be able to manage their own finances.

This means that Unit Standards to the value of sixty-eight credits have been included in the Fundamental component. They will add value to learners both socially and economically in terms of their

- > Ability to operate as literate, numerate and financially literate workers in a global economy.
- > Awareness of the need to avoid the debt spiral that undermines the economy of South Africa.

All the Mathematical Literacy and Financial Literacy Unit Standards at Level 4 designated as Fundamental are compulsory.

Three Communication standards at level 4 are compulsory

- > Engage in sustained oral communication and evaluate spoken texts.
- > Read, analyse and respond to a variety of texts.
- > Write for a wide range of contexts.

In addition One unit standard should be selected from the following set to make up the 20 compulsory credits

- > Use language and communication in occupational learning programmes.
- > Use the writing process to compose texts required in a business environment.
- > Apply comprehension skills to engage oral texts in a business environment.
- > Apply comprehension skills to engage written texts in a business environment.

Four unit standards in an alternate South African language at level 3 are compulsory

- > Accommodate audience and context needs in oral communication
- > Interpret and use information from texts.
- > Write texts for a range of communicative contexts.
- > Use language and communication in occupational learning programmes.

#### Core Component

Sixty-two credits have been allocated to Unit Standards designated as Core for the purpose of this Qualification. These Unit Standards provide the basic knowledge and skills that medical claim's assessors need to know about the Medical Scheme environment within the Healthcare Benefits Administration **sub-**sector. They provide an opportunity to develop industry knowledge through research and the application of study skills and ensure that the Qualification has a strong Medical Scheme Claims Assessing focus. All the Unit Standards indicated as Core are compulsory.

#### Elective Component

Electives that add up to at least 20 credits should be selected from the allocated list of Electives. This is to allow for the holistic development of the learner and to ensure that the qualification is **fit** for purpose. The grouping of the Electives does not imply that learners should select Electives from only one specific category. Electives selected may relate directly to the learner's work role in an organisation or may be life skills **to** enhance employability.

The Electives cover the following fields:

- > Medical Knowledge
- > Financial Services
- > Personal Development
- > Management

There are electives that cover the major systems of the body and related impairments. These are intended for assessors who do not have medical qualifications and are required to apply medical knowledge **to** assess medical claims.

Unit Standards for Trustees of Retirement Funds and Medical Schemes, including fiduciary duties have been included as learners could be elected to such positions and need to know what these positions entail. Trustee training has been identified as a national necessity by the Department of Finance and the Financial Services Board.

Unit Standards from life skills that serve as a means of personal development for learners in a democratic South Africa have also been included as Electives.

A number of management unit standards have been included as electives as learners may be team leaders

or supervisors. The standards will add value to the qualification and ensure that learners in these positions are able to perform their management functions. They will be particularly relevant for learners who have medical or para-medical qualifications and require administrative and management skills.

The Unit Standard on the use of codes in Healthcare Benefits Administration has been aligned to the International CD10 codes to be introduced in South Africa in 2005. It will be the basis for training all medical practitioners and administrators in the use of the codes at an introductory level. Medical assessors will apply knowledge of the codes to assess medical claims.

Additional Unit Standards on aspects of the Financial Services Industry at Level 3 have been included. These are intended particularly for learners with medical related qualifications who require industry knowledge in order to operate effectively in the Healthcare Benefits Administration sub-sector.

### **EXIT LEVEL OUTCOMES**

The FETC is intended for personnel already employed in the industry and medical personnel who intend to follow a career in Healthcare Benefits Administration. The focus is on fundamental medical knowledge, an understanding of the Healthcare Benefits environment and an ability to apply appropriate processes and procedures to solve problems in a familiar context, to adjust applications when required and to motivate the change. Learners are required to apply literacy and numeracy skills to different Medical Claims Assessing contexts. They are expected to gather, analyse and evaluate information from a range of sources and to present and communicate information reliably and accurately verbally and in writing.

Learners should have the capacity to take responsibility for their own learning within a supervised environment and should be able to evaluate their own performance and address their shortcomings.

#### **Exit-level Outcomes**

The learner will be capable of:

1. Carrying out basic research tasks and applying literacy and numeracy skills to analyse, interpret and evaluate information from a range of sources within the structure of a Medical Scheme Administrator and the context of Healthcare Benefits Administration.
2. Managing personal finances and risk.
3. Applying knowledge of legislation, ethics, compliance and fraud in Medical Schemes Administration
4. Applying the methods, procedures and techniques of medical claims assessing.

#### **Exit Level Outcomes for the Critical Cross-Field Outcomes**

The learner can demonstrate ability to

- > Identify and solve problems related to Medical Scheme Administration in which responses show that responsible decisions using critical thinking have been made. The learner is required to assess medical claims and apply the rules of medical scheme options to different situations.
- > Work effectively with others as a member of a team, group, organisation or community. As the qualification is intended to be part of a learnership it is unlikely that the learner would work alone.
- > Organise and manage oneself and one's activities responsibly and effectively in that it is expected that the learner will be responsible for his/her own learning and for organising his/her own work allocated tasks responsibly in the work environment. Work output is in line with an agreed mandate, relevant service agreements and an organisation's customer service standards applicable to medical claims assessors within a Medical Scheme environment. The learner is required to complete research assignments timeously and to apply knowledge of different aspects of Healthcare Benefits Administration.
- > Collect, organise and critically evaluate information. These competencies are built into the assessment criteria in many of the unit standards and the learner is required to do research projects and analyse information from the media.
- > Communicate effectively using visual, mathematics and language skills in the modes of oral and/or written presentations. These competencies are an integral part of all the unit standards and are built into

the assessment criteria.

> Use science and technology effectively and critically showing responsibility towards the environment and the health of others in that the Healthcare Benefits Administration environment is technology driven and very few activities take place without the application of technology. The inclusion of a standard on the use of an electronic system to assess a claim ensures that this Critical Cross Field Outcome receives attention. The learner is also expected to access information from electronic media and use a computerised database.

> Demonstrate an understanding of the world as a set of related systems by recognising that problem-solving contexts do not exist in isolation in that references are made wherever applicable to the learner's part in the big picture, issues of compliance and how the learner's actions have implications up and down the line.

In addition this qualification contributes to the full personal development of each learner and the social and economic development of the society at large, by making it the underlying intention of any programme of learning to make the individual aware of the importance of

> Reflecting on and exploring a variety of strategies to learn more effectively in order to become an informed worker in Medical Scheme Administration.

> Being culturally and aesthetically sensitive across a range of social contexts in dealing with diverse people in the workplace including customers, co-workers and people who are surveyed or interviewed.

> Participating as a responsible citizen in the life of local, national and global communities by accepting responsibility for own financial wellness and income tax.

The spread of Critical Cross-Field Outcomes across the Unit Standards that are classified as Core and Financial Literacy:

Describe and apply the basic principles of personal income tax.

- > Solve problems/ make decisions
- > Organisation
- > Communicate

Interpret basic financial statements.

- > Solve problems/ make decisions
- > Organisation
- > Communicate

Investigate ways of managing financial risk in own lives.

- > Solve problems/ make decisions
- > Organisation
- > Information
- > Communicate
- > Related systems
- > Personal development

Explain the cycle of a medical claim.

- > Solve problems/ make decisions
- > Information
- > Technology

Analyse new developments reported in the media that could impact on long-term insurance.

- > Solve problems/ make decisions
- > Organisation
- > Information
- > Communicate
- > Technology
- > Related systems
- > Personal development

Explain and apply ethical conduct in a business environment.

- > Solve problems/ make decisions

- > Team work
- > Information
- > Communicate
- > Related systems
- > Personal development

Assess a medical claim.

- > Solve problems/ make decisions
- > Team work
- > Organisation
- > Information
- > Communicate
- > Technology
- > Related systems
- > Personal development

Explain the use of coding in Healthcare Benefits Administration.

- > Solve problems/ make decisions
- > Communicate
- > Technology
- > Related systems

Describe the control of fraud in Healthcare Benefits Administration.

- > Solve problems/ make decisions
- > Team work
- > Organisation
- > Information
- > Communicate
- > Technology
- > Related systems
- > Personal development

Explain the Medicines and Related Substances Control Amendment Act, 59 of 2003 as it impacts on medical schemes.

- > Information

Apply knowledge of the current Medical Schemes Act and the accompanying regulations.

- > Solve problems/ make decisions
- > Information
- > Communicate
- > Related systems

Describe healthcare cover in South Africa.

- > Communicate
- > Related systems
- > Personal development

Describe managed care as it is applied in Medical Scheme Administration in South Africa.

- > Organisation
- > Information
- > Communicate
- > Related systems

Research the Medical Scheme Administrator sub-sector in South Africa.

- > Information
- > Communicate
- > Related systems

Describe issues of compliance and/or non-activity that could result in civil or criminal liability in terms of business law.

- > Solve problems/ make decisions
- > Information
- > Communicate
- > Related systems

Use an electronic system as a tool in a financial services context.

- > Solve problems/ make decisions
- > Communicate
- > Technology
- > Related systems
- > Personal development

Apply knowledge of HIV/AIDS to a specific business sector and a workplace.

- > Solve problems/ make decisions
- > Team work
- > Organisation
- > Information
- > Communicate
- > Related systems
- > Personal development

Exit points for learners who do not complete the Qualification

- > Learners will be credited with Unit Standards in which they have proved competence.
- > Learners who complete individual Unit Standards but do not complete this Qualification retain their credits. However, should the substance of the Unit Standards change, the validity of the credit towards the Qualification may be reviewed.
- > Learners who change their provider or learning site before completing the Qualification may transfer their credits to the new learning site.
- > An official, original NLRD record of learning is required as proof of learning before the learner is officially transferred to the new learning site.

#### **ASSOCIATED ASSESSMENT CRITERIA**

Associated Assessment Criteria

1.

- > Current events and developments that could impact on Long-term Insurance are analysed and discussed and a personal point of view is offered in the discussion indicating ability to anticipate or predict future trends.
- > Knowledge learnt in various Unit Standards and current events as they occur are integrated with a developing understanding of the long-term environment in general, and medical claims assessing in particular, so that knowledge of the industry is applied in authentic situations.
- > Important areas of Healthcare Benefits Administration are explained with reference to evolution of Medical Scheme Administration in South Africa, managed care and healthcare cover.
- > Information is gathered, analysed, summarised, and interpreted from a range of sources and presented reliably and accurately. Positions taken are motivated and substantiated.

2.

- > The basic principles and different forms of individual income tax are explained with reference to an individual's liability and duty to pay tax.
- > Basic financial statements are analysed and used to make a personal financial decision.
- > Financial risk in own life is analysed and ways to reduce own financial risk are investigated for different types of risk.

3.

- > Methods, procedures and techniques of medical claims assessing are explained with reference to specific company policy, legislative requirements and industry practices.
- > Information is gathered, analysed, evaluated, interpreted, recorded and presented and decisions are explained within own authority limits or mandate and with due regard for compliance.
- > The concept of ethics is explained with reference to an organisation's code of conduct and an individual's personal and property rights.
- > Own professional behaviour is assessed against an organisation's code of conduct and own performance agreement.
- > Knowledge of legislation is applied to the assessment of medical claims.
- > Risks associated with non-activity or non-compliance that could result in liability are identified within the context of medical claims assessing.

4.

- > Methods, procedures and techniques of medical claims assessing are applied in terms of specific



company policy, legislative requirements and industry practices.

- > The routes medical claims may follow are identified and a claim is assessed and processed electronically according to the rules of a selected Medical Scheme.
- > A medical claim is assessed using the correct codes.

#### Integrated Assessment

Assessment practices must be fair, transparent, valid and reliable and should ensure that no learner is disadvantaged. Learners who wish to be assessed against the competencies in the Qualification and/or associated Unit Standards should direct enquiries to the relevant ETQA.

The focus of assessment must be on the assessment of the learning outcomes rather than learning outputs. The Specific Outcomes guide the learning and training process towards the outcomes on a continuous basis. The purpose is to determine whether the outcomes have been attained. Situations should present a wide range of options. Applications should require significant choices from a wide range of procedures and in a number of contexts.

Learning, teaching and assessment are inextricably linked. Where appropriate, assessment of knowledge, skills, attitudes and values indicated in the various Unit Standards should be integrated. Assessment in Communication, Mathematical Literacy and Financial Literacy should use authentic workplace contexts wherever practical.

Assessment has a formative monitoring function. Formative assessment should be used to assess gaps in the learners' skill and knowledge and to indicate where there is a need for expanded opportunities. The goal is to promote learning and to assess the efficacy of the teaching and learning process. Feedback from assessment informs teaching and learning and allows for the critique of outcomes, methodology and materials. Formative assessment is diagnostic and as such it should guide the learner and the trainer. It is continuous and is used to plan appropriate learning experiences to meet the learner's needs. It provides information about problems experienced at different stages in the learning process. As it is criterion referenced, if the learner has met the assessment criteria, he/she has achieved the outcomes.

Assessment should also have a summative component. Summative assessment may be used on completion of a Unit Standard, but should not be the only form of assessment.

A variety of methods must be used in assessment and tools and activities must be appropriate to the context in which the learner is working. Assessment should take place in an authentic context as far as is possible. Where it is not possible to assess competence in the workplace, simulations, case studies and other similar techniques should be used to provide a context appropriate to the assessment.

Integration implies that theoretical and practical components should, where possible, be assessed together. Integrative techniques should be used to assess applied competence. Learners should be required to demonstrate that they can perform the outcomes with understanding and insight.

Assessment should ensure that all Specific Outcomes, embedded knowledge and Critical Cross-Field Outcomes are evaluated. Assessment of the Critical Cross-Field Outcomes should be integrated with the assessment of the Specific Outcomes. The Critical Cross-Field Outcomes are implicit in some Unit Standards and programmes should be designed to extend and further reflect the integration.

Before the FETC is awarded, learners are required to demonstrate competence in the required Unit Standards and complete a summative assessment based on the exit outcomes of the Qualification.

#### INTERNATIONAL COMPARABILITY

Traditionally, the training of Medical Aid Claims Assessors in South Africa was done in-house by the larger medical schemes and expertise was accumulated through experience. There were no providers in formal education that offered courses in medical claims assessing and training varied greatly from scheme to scheme.

The National Certificate in Healthcare Benefits: Claims Assessing: Level 4 provided a structure for training medical claims assessors in South Africa. It is not offered at any formal institution, but has provided a standard for the training of medical claims assessors within the industry.

Different models for medical schemes are used in different countries depending on the availability of public medical facilities and National Health Systems within each country. The Board of Healthcare Funders in

Johannesburg confirmed that the South African model is used only in the USA. This made the USA an obvious choice for comparison and severely restricted attempts at international comparison. The recent move into the US market by Discovery confirms the use of the South African model in the USA. Discovery has recently announced a move into the UK market but it is too early for this to have influenced the UK model.

Representatives from one of the large reinsurers recently visited the USA to learn from their systems. After a few hours it became evident that institutions in the USA could learn more from South Africa than the study team could learn from American systems. The South African Medical Scheme environment is sophisticated and highly regulated and therefore requires specialist qualifications. There is no evidence of specialist medical claims assessing qualifications in the USA or of organisations offering specialist in house training in medical claims assessing.

Comparing the FETC to international equivalents posed an enormous challenge. As indicated the USA was an obvious choice, but it was not possible to access American qualifications for medical claims assessors. There appears to be a different understanding of medical schemes in the USA. The **SGB** therefore decided to select countries based on an Internet search. In the end it **was** only possible to compare the FETC to broad Financial Services qualifications in The UK and Australia.

#### Sites researched/ organizations contacted

Research on a number of sites suggests that medical claims assessing is probably done **as** in-house training without a standard or formal curriculum. It appears that in USA, Australia and UK medical scheme type activity may be more closely aligned to the medical rather than the financial services industry. The following organisations, providers and company web sites were browsed to research how their claims assessors are accredited. As the web sites provided limited or no information regarding training and education of medical assessors, the SGB contacted most of the organisations via the website contact sites to ask for co-operation in comparing standards, and received replies from USA, UK and Australia. These countries therefore became the countries for international comparison by default rather than choice. The sites have been grouped per country.

#### USA

- > America's Health Insurance Plans (AHIP) - is the national association representing nearly 1,300 member companies providing health insurance cover to more than 200 million Americans. Their member companies offer medical expense insurance, long-term care insurance, disability income insurance, dental insurance, supplemental insurance, stop-loss insurance and reinsurance to consumers, employers, and public purchasers. - <http://www.ahip.org>
- > The Centre for Quality Assurance in International Education, (CQAIE) located at the National Centre for Higher Education in Washington, DC, is a collaborative activity of the higher education and quality and competency assurance communities both within the United States and between the United States and other country associations concerned with issues of quality and fairness in international academic and professional mobility, credentialing and recognition. The Centre facilitates the comparative study of national quality and competency assurance mechanisms to improve efforts within countries and promote mobility among national systems - <http://www.cqaie.org.com>
- > The International Foundation of Employee Benefit Plans is the largest educational association serving the employee benefits and compensation industry for USA and Canada. Their web site indicates that they have a certificate programme covering private healthcare, but the course outcomes are not indicated <http://www.ifebp.org/default.asp>
- > Destiny Health: Discovery Health has established Destiny Health in Illinois, USA. Discovery is also set to expand into the UK shortly. Since Discovery has been a stakeholder in contributing to the development of the SA unit standards, we asked Destiny for assistance, but received no response. <http://www.destinyhealth.com>

#### UK and Ireland

- > Qualification and Curriculum Authority (UK): The Qualification and Curriculum Authority (QCA) in the United Kingdom are responsible for standards in education and training. Their site **covers** the schools curriculum, accreditation and monitoring of qualifications in schools, colleges and work, as well as research and statistics. <http://www.qca.org.uk>

- > Scottish Qualifications Authority (SQA): The website was browsed but the SQA was not contacted by email, as the financial services qualifications are governed by the same body as those in the UK - The Financial Services Council and were consulted in the comparison of the National Certificate in Financial Services: Level 2 and National Certificate in Financial Services: Level 3. <http://www.sqa.org.uk>
- > National Qualifications Authority of Ireland (NQAI): The web site was browsed but the NQAI was not contacted by email. <http://www.nqai.ie>
- > Financial Services Skills Council - UK: The Financial Services Skills Council is licensed by the UK government to work in partnership with employers to provide strategic and responsible leadership for training, education and development for the financial services industry in the UK. <http://www.fsnto.org.uk>
- > The Association of British Insurers (ABI) is the trade association for the UK's insurance industry. They represent around 400 companies. Their members provide all kinds of insurance in Britain and worldwide, including savings and pensions, life insurance, and motor, household and health insurance. <http://www.abi.org.uk>
- > The Chartered Institute of Loss Adjusters is recognised worldwide as a leading authority on insurance claims issues. Loss adjusters are impartial claims specialists. Governed by Royal Charter, the Institute embodies core values of education, examination and professional standards. <http://www.cila.co.uk/cila.html>
- > The Chartered Insurance Institute (CII) is a professional provider organisation for employees working in the insurance and financial services industry. It provides access to relevant qualifications for employees at all levels and across all sectors of the industry. The CII provides an elective module (790) called Private Medical Insurance which is part of their Advanced Diploma in Insurance. We received cooperation from the CII and have used this unit for the comparison that follows. <http://www.cii.co.uk>
- > Edexcel is a provider that provides academic and vocational qualifications. However, the insurance qualifications offered through this institute are irrelevant because they are only at level 2 and 3 and are general and intermediary related. The web site was browsed but Edexcel was not contacted by email. <http://www.edexcel.org.uk>

#### Australia and New Zealand

Medical claims assessing does not appear to be a specialised function in Australia and New Zealand and there are no specialised qualifications indicated in the two countries.

- > Australian Qualifications Authority: <http://www.aqf.edu.au>
- > New Zealand Qualifications Authority: The website was browsed but the NZQA was not contacted by email. <http://www.nzqa.govt.nz>
- > The National Training Information Service (Australia): The Australian Government's National Training Information Service website provides information on the qualifications, qualification structures and the unit standards registered on the AQF. <http://www.ntis.gov.au>
- > National Finance Industry Training Advisor: Through various searches and links the SGB made contact with the project team responsible for scoping and rewriting the Financial Services Training Package. A training package is an integrated set of nationally endorsed competency standards, assessment guidelines and AQF qualifications for a specific industry, industry sector or enterprise. <http://www.nfitab.com.au>

#### Africa

- > Botswana Training Authority (BOTA) BOTA has registered 164 unit standards for 3 sectors (trainers and assessors (practice standards), wholesale and retail and Information and Communications Technology), but not yet registered standards for their financial services industry. <http://www.bota.org.bw>
- > Namibia Association of Medical Aid Funds (NAMAf). NAMAf's object is to control, promote, encourage and co-ordinate the establishment, development and functioning of funds in Namibia. (This applies to all private funds). - <http://www.namaf.org.na>

#### Other countries

Previous comparisons for Financial Services qualifications at Levels 2 and 3 established that a comparison in a country with an emerging economy is not possible at present. This is because the websites of the countries considered are either not presented in English or their accreditation systems are based on internal

quality management systems and audits and not on alignment with national standards. The websites considered for these comparisons are:

- > Malaysian Accrediting Body: Lenbaga Akreditasi Negara:  
☐ <http://www/lan.gov.my/english/index2eng.htm> (English version)
- > Mexican Accrediting Body: COPAES: <http://www.copaes.org.mx>
- > National Assessment and Accreditation Council (India): <http://www.naac-india.com>

Background and rationale for the choice of countries for comparison with the FETC

Qualifications used for this comparison:

As there do not appear to be specialist qualifications for medical claims assessors in other countries it was not possible to compare the FETC as a whole, and we have therefore compared discrete Unit Standards in the FETC against comparable unit standards registered for financial services qualifications on the NVQ in the United Kingdom and AQF in Australia.

There are very few standards on the NVQ and AQF that can be compared to the Core Unit Standards FETC: Medical Claims Assessing. We have therefore compared the fundamental and elective Unit Standards to standards registered for the financial services learning pathways in the UK and Australia.

The financial services certificates and qualifications are currently under review in Australia. Industry Units are currently in the editorial stage of the Financial Services Review. This is a formal stage undertaken prior to endorsement of the units. The industry has endorsed 15 new qualifications and 116 new units of competency. These units are not currently available on the website. This comparison is therefore based on the existing units registered on the website.

Gina Hockley ([ghockley@nfitab.com.au](mailto:ghockley@nfitab.com.au)), who is project managing the revision of the financial services training package kindly provided the SGB with draft documentation to assist in the comparison. This sets out the qualification's pathways and map of unit standards. Unfortunately, the full standards are not available in the documentation.

A request for information also drew a response from Chris Kennedy at the Chartered Insurance Institute (CII) in the UK ([chris.kennedy@cii.co.uk](mailto:chris.kennedy@cii.co.uk)). The CII provides an advanced diploma in Insurance, which is set at a UK degree level. One of the units in the advanced diploma is Private medical insurance (PMI). This is a unit of study comprising 120 hours of learning, roughly equivalent to 12 credits on the South African NQF at level 6. The CII provided the SGB with an overview of the PMI unit, which enabled the SGB to compare the Core Unit Standards and outcomes in the FETC with their units at a broad level although the advanced diploma is at a higher cognitive level than the FETC.

#### Level Descriptors

UK: Competence at level 4 involves the application of knowledge in a broad range of complex, technical or professional work activities performed in a variety of contexts and with a substantial degree of personal responsibility and autonomy. Responsibility for the work of others and the allocation of resources is often present.

Australia: Competence at level 4 involves the following:

- > Demonstrate understanding of a broad knowledge base incorporating some theoretical concepts
- > Apply solutions to a defined range of unpredictable problems
- > Identify and apply skill and knowledge areas to a wide variety of contexts with depth in some cases
- > Identify, analyse and evaluate information from a variety of sources
- > Take responsibility for own outputs in relation to specified quality standards
- > Take limited responsibility for the quantity and quality of the output of others

Detailed comparison of fundamentals, core and electives

#### Fundamentals

#### Mathematical Literacy

UK: The UK's Key Skill Unit Application of Number - Level 4 has three elements (Specific outcomes)

1. Develop a strategy for using application of number skills over an extended period of time.
2. Monitor progress and adapt your strategy, as necessary, to achieve the quality of outcomes required in

work involving:

- > Deductive and inferential reasoning
- > Algebraic modelling.

3. Evaluate your overall strategy and present the outcomes from your work, including use of charts, graphs and diagrams to illustrate complex data.

The UK standard is similar to the SA standards in that the use of Mathematics is applied to a work or life problem. A hypothesis is stated, and maths is used to research and evaluate a work-related problem. The UK standard is broader than the three SA standards as it does not state which mathematical strategy or methodology (statistics, algebra, geometry) the learner should use for the problem. It would seem that any of these methods (depending on the research problem) is acceptable whereas the SA learner will have to be competent against a range of mathematical methods.

#### Communication

**UK:** The Key Skills Unit Communication Level 4 involves:

1. Develop a strategy for using communication skills over an extended period of time.
2. Monitor progress and adapt your strategy, as necessary, to achieve the quality of outcomes required in work involving at least:
  - > one group discussion about a complex subject
  - > one document of **1,000** words or more about a complex subject.
3. Evaluate your overall strategy and present the outcomes from your work, using at least one formal oral presentation. Include a variety of verbal, visual and other techniques to illustrate your points.

There are some synergies with the contextualized communication unit standard - Use the writing process to compose texts required in a business environment. The UK standard requires the additional competencies of making a business presentation.

AUSTRALIA (AQF): Communicate in the workplace, the level 4 unit standard is not available on the web site at present so it is difficult to gauge how accurately the outcomes of the two standards correspond.

#### Financial Literacy

The financial literacy unit standards in the FETC introduce entry-level financial related competencies for learners, and ensure that individuals are able to apply the financial literacy concepts in their own lives to be financially responsible and therefore more productive and responsible employees. I.e. the industry requires financially responsible and empowered employees to work with their client's money and investments. While there are no similar unit standards on the NVQ or AQF, financial literacy competencies are embedded in the unit standards that comprise their certificates. However, the application of these competencies does not extend to learners' own lives. Examples: Completion of Own income tax forms and managing the risk in their own lives in the SA qualification.

#### Conclusion (Fundamentals)

The UK has four other key skills units (see below) that do not have SA fundamental counterparts but are covered by SA's Critical Cross-Field Outcomes either across the qualification or by the core and elective unit standards:

- > information and Communication Technology - Level 4
- > Improving own learning and Performance - Level 4
- > Problem Solving - Level 4
- > Working with Others - Level 4

All the key skills units follow generic formulae: Develop a strategy using the specific competencies, monitor their progress, evaluate and present their objectives using their new skills.

The Australian industry core standards at certificate 4 level for the AQF are fundamental and must be demonstrated at diploma or advanced diploma level.

- > Apply principles of professional practice to work in the financial services industry
- > Communicate in the workplace
- > Use technology in the workplace
- > Apply health and safety practices in the workplace.

#### Core

There are no equivalent international qualifications for the Core component of the FETC. There are, however, various discrete units in the financial services career streams on the NVQ and AQF, which can be used for comparison:

Matches were found for the following SA core unit standards. Learners competent in the SA standards would have similar competencies to their UK and Australian counterparts (except for specific contextual information (e.g. legislation, organisational standards, etc))

- > Explain the cycle of a medical claim and Assess a medical claim

Administration and Claims - Chartered Insurance InstituteCII, has some correlations with the SA unit standard at Level 6.

The following outcomes correlate with the SA unit standard

- > Principles and practices of claims arising under PMI policies
  - > Pre-authorisation of claims
  - > Customer service function and benefits of claims help line facilities
- > Explain the use of coding in Healthcare Benefits Administration. Risk assessment and management - Chartered Insurance InstituteCII
- > Describe healthcare cover in South Africa  
Private medical insurance products and principles - CII, Benefit Design outcome. (Note: The outcomes differ. However competent learners from either qualification will understand the private healthcare market in their respective countries.)
- > Describe managed care as it is applied in Medical Scheme Administration in South Africa  
Administration and Claims - Chartered Insurance InstituteCII, elements of the SA outcomes are reflected in this unit
- > Analyse the proposed National Health Policy as a means of providing healthcare for the nation  
Related Issues - Chartered Insurance InstituteCII covers the need for, and methods of reinsuring private medical insurance business, healthcare trusts, the relationship between HHS and private healthcare provision and the impact of the EU on the PMI market and vice versa.
- > Explain Healthcare Benefits Administration in South Africa  
Administration and Claims" - Chartered Insurance InstituteCII, elements of this unit are reflected in the SA standard.
- > Indicate how different needs lead to the development of different financial services products.  
Related Issues - Chartered Insurance InstituteCII. This unit has an outcome relating to the need for and methods of, reinsuring, private medical insurance business" which correlates broadly with the SA standards.
- > Administer long-term employee benefits and medical scheme membership  
Administration and Claims" - Chartered Insurance InstituteCII
- > Explain the types of compulsory statutory insurance in South Africa  
Administration and Claims - Chartered Insurance InstituteCII Specifically the unit: Contribution, third party recoveries
- > Use an electronic system as a tool in a financial services context  
Data processing: NVQ: Pensions Level 3 (the South African standard is pegged at the same level).  
Process sales support administration - NVQ: life offices level 3  
Enter and retrieve information using a computer system - NVQ: call handling operations level 2
- > Apply knowledge of basic accounting principles to financial services (L3)  
Reconcile Accounts: NVQ: Insurance (General and Intermediaries) Level 2. The NVQ unit standard focuses on the process, but has the embedded knowledge of accounting principles in order to apply the task of reconciling accounts
- > Explain and apply ethical conduct in a business environment. (14)  
Apply principles of professional practice to work in the financial services industry - AQF - Industry core standard. The title of the AQF standard indicates a similar outcome, since professionalism usually infers ethical behaviour. The Financial Services Industry in Australia is currently reviewing their financial qualifications, and therefore the standard is currently not available on The National Training Information

Service's (Australia) website at present. It is therefore difficult to gauge how accurately the outcomes of the two standards correspond.

#### Electives

##### Personal development related electives

There are comparable units for the Unit Standards:

- > Apply problem-solving techniques to make a decision or solve a problem in a real life context (Problem Solving - Level 4: Key Skills Unit)
- > Manage time effectively to enhance productivity and enable a balanced lifestyle (Plan And Organise Work Schedule And Work Based Activities - NVQ: Insurance (General and Intermediaries) Level 2 and Manage personal work priorities and professional development- AQF - Cross Industry Standard- Level 2)
- > Communicate verbally with clients in a financial services environment (Advise customers as an insurance intermediary - NVQ: Insurance (General and Intermediary) Level 3; Ensure the quality of call handling services - NVQ: Managing Call Handling Level 4; Contribute to developing and maintaining positive caller relationships - NVQs: Call Handling Operations Level 3, Supervising Call Handling Level 3, Call Handling Operations Level 2; Solve problems for telephone callers - NVQs: Call Handling Operations Level 3, Supervising Call Handling Level 3; Develop and maintain supportive relationships with telephone callers - NVQ: Call Handling Operations Level 3; Liaise with clients, other professionals and third parties - AQF: Financial Services Level 3.
- > Demonstrate knowledge and understanding of the role, functions and duties of trustees of retirement funds (Communicate Pensions Information - NVQ: Private Sector Pensions Administration Level 4; Determine Retirement Benefits - NVQ: Private Sector Pensions Administration Level 4; Liaise with and support trustees - AQF: Financial Services - Level 3)
- > Demonstrate knowledge and understanding of the role, functions and duties of trustees of medical schemes ("Related issues: - CII - Healthcare trusts outcome)
- > Motivate a team (Provide leadership and motivation to all staff - AQF: Financial Services - Level 3)

##### Management related electives

- > Apply knowledge of self and team in order to develop a plan to enhance team performance (Develop teams and individuals to enhance performance- NVQ: Providing Financial Services Level 4, Managing Call Handling Level 4; Coordinate the work activities of others for the achievement of organisational objectives - NVQ: Investment Administration).
- > Indicate the role of the team leader in ensuring that a team meets an organisation's standards (Contribute to the development of teams and individuals- NVQ: Providing Financial Services Level 3)
- > Coach a team member in order to enhance individual performance in a work environment (Lead call handling team and individuals to meet their objectives - NVQ: Supervising Call Handling Level 3; Manage staff training - AQF: Financial Services - Level 3)
- > Investigate quality and control mechanisms in a business unit (Contribute to improving the quality of service provision - NVQ: Call Handling Operations Level 2; Maintain activities to meet quality standards - NVQ: Private Sector Pensions Administration Level 4; Implement quality systems within work area - AQF: Financial Services Level 3)
- > Apply knowledge of self and own situation to manage the risks resulting from change in the workplace (Contribute to influencing change within the organisation - NVQ: Managing Call Handling Level 4; Contribute to Changes in the Workplace - NVQ: Private Sector Pensions Administration Level 4; Facilitate and capitalise on change and innovation"-AQF: Business Services- Level 3.)
- > Apply technical knowledge and skill to align business unit performance to business goals (Lead the work of teams and individuals to achieve their objectives- NVQs: Providing Financial Services Level 3, Life Offices Level 3, Insurance (General and Intermediaries) Level 3; Manage the performance of teams and individuals - NVQ: Providing Financial Services Level 4; Respond to poor performance in your team - NVQs: Providing Financial Services Level 4, Managing Call Handling Level 4; Manage staff performance to achieve strategic targets: AQF: Financial Services - Level 3; Implement operational plans to achieve strategic

targets - AQF: Financial Services - Level 3)

The CII provided a copy of their assessment for the PMI unit, Medical underwriting. Knowledge of the impairments is similar to that required in the SA standards:

- > Analyse impairments related to the digestive and urinary systems and their impact on the assessment of long-term risk.
- > Analyse impairments related to the reproductive system and their impact on the assessment of long-term risk.
- > Analyse cardiovascular related impairments and their impact on the assessment of long-term risk.
- > Analyse respiratory related impairments and their impact on the assessment of long-term risk.
- > Analyse cancer as impairment and the associated impact on the assessment of risk.
- > Analyse psychological and psychiatric impairments and the associated impact on the assessment of risk.
- > Analyse neurological related impairments and the associated impact on risk assessment.
- > Analyse muscular skeletal related impairments and their impact on the assessment of long-term risk.
- > Apply knowledge of blood disorders to assess risk.

Other electives

For most electives in the FETC there are equivalent standards on the NVQ and AQF. Where outcomes differ or are missing in the South African standards these outcomes are met through the Critical Cross-Field Outcomes in the SA standards.

In addition to the medical Claims and Healthcare, related standards there do not appear to be NVQ and AQF standards or CII Private Medical Insurance outcomes that correlate with the following SA standards:

- > Analyse new developments reported in the media that could impact on long-term insurance.
- > Explain and apply ethical conduct in a business environment.
- > Describe issues of compliance and/or non-activity that could result in civil or criminal liability in terms of business law.
- > Apply knowledge of HIV/AIDS to a specific business sector and a workplace.
- > Manage risk in own work/business environment.
- > Manage own work performance in relation to an organisation's performance management system
- > Explain the impact of personal wellness on work performance.
- > Induct a new member into a team.
- > Apply the principles of situational leadership to a business unit.
- > Apply Return on Investment (ROI) theory and practice to a business unit.
- > Mentor a colleague to enhance the individual's knowledge, skills, values and attitudes in a selected career path.
- > Explain how to manage diversity in the workplace.

There is more focus on personal development and empowerment of the learner in the South African Standards i.e. the focus is increasing competency of the learner as a whole person rather than work based competencies only.

The NVQ and AQF standards such as Reconcile an account and Implement operational plans to achieve strategic targets focus on steps in the processes in an insurance environment. The competency-based nature of the SA Unit Standards makes them more sustainable, as processes can become outdated.

Conclusion

The standards that comprise the Financial Services Qualifications in Insurance at Level 4 on both the NVQ and AQF have similar outcomes to those in the FETC

However:

- > There are many task-based standards in the international qualifications (NVQ and AQF), which have not been considered for this comparison as they are not relevant to the comparison of the qualification as a whole.
- > The CII qualification offers a Marketing and sales component for private medical insurance. Marketing and Sales electives are available at level 3 and 4 in SA qualifications but are not specific to medical schemes or medical/health insurance.
- > There appear to be more personal development and management standards available as electives in the South African basket.

In conclusion there does not appear to be an international counterpart for the proposed FETC: Medical Claims Assessing Level 4. It therefore seems safe to assume that as a complete qualification, the South



African Qualification in medical claims assessing, is unique and could lead the way for the private health care industry worldwide.

### ARTICULATION OPTIONS

This Qualification articulates horizontally with:

- > Any FETC on the basis of the Fundamentals.
- > The FETC: Long-term Insurance (to replace the National Certificate in Long-term Insurance: Level 4)
- > The FETC: Long-term Risk Assessment (to replace The National Certificate In Insurance: Long-term: NQF Level 4: Risk Assessment)
- > The National Certificate in Wealth Management: Level 4.
- > The National Certificate in Financial Services Management: Level 4.
- > Certificate : Auxiliary Nursing: Level 4

It articulates vertically with:

- > The National Certificate in Wealth Management: Level 5.
- > Fundamental Competencies gained in Communication and Mathematical Literacy in this Qualification should enable the learner to access an appropriate industry Qualification at NQF Level 5 (such as the proposed National Certificate in Healthcare Product Management) once these are developed. The FETC will articulate with the Level 5 Insurance and Investment qualifications envisaged in the brief of the SGB for Insurance and Investment.
- > Management qualifications at Level 5 depending on the admission requirements of specific Higher Education Institutions.
- > Bridging Diploma: Nursing: Level 5
- > Diploma: General Nursing: Level 5

### MODERATION OPTIONS

This Qualification will be internally assessed and externally moderated by a moderator registered by a relevant accredited ETQA or an ETQA that has a Memorandum of Understanding with the relevant accredited ETQA.

- > Moderators, competent at the level of the Qualification, are registered by a relevant accredited ETQA to ensure that the standard across assessors is consistent.
- > Moderators must be registered as assessors with the relevant ETQA.
- > Moderators are required to report to a relevant accredited ETQA.
- > A relevant accredited ETQA will monitor and quality assure moderation and assessment according to guidelines in the Qualification.

### CRITERIA FOR THE REGISTRATION OF ASSESSORS

This Qualification will be internally assessed by the provider and moderated by a moderator registered by a relevant accredited ETQA or an ETQA that has a Memorandum of Understanding with the relevant accredited ETQA.

- > Assessors must be registered as assessors with a relevant accredited ETQA.
- > Moderators, competent at the level of the Qualification are registered by a relevant accredited ETQA to ensure that the standard across assessors is consistent.
- > Providers of the FETC must be accredited as providers with a relevant accredited ETQA.
- > Assessors should be in possession of a relevant insurance qualification at NQF level 5 or higher.

### NOTES

N/A

### UNIT STANDARDS

(Note: A blank space after this line means that the qualification is not based on Unit Standards.)

UNIT STANDARD ID AND TITLE		LEVEL	CREDITS	STATUS
core	113911 Use an electronic system as a tool in a financial services context	Level 3	2	Registered
core	114941 Apply knowledge of HIV/AIDS to a specific business sector and a workplace.	Level 3	4	Registered
core	117141 Describe healthcare cover in South Africa	Level 3	2	Recommended
Core	13940 Demonstrate knowledge and application of ethical conduct in a business environment	Level 4	4	Registered

core	14979 Describe issues of compliance or non-activity that could result in civil or criminal liability in terms of business law	Level 4	2	Registered
core	113932 Explain the Medicines and Related Substances Control Amendment Act 59 of 2003, as it impacts on medical schemes	Level 4	2	Registered
core	117118 Apply knowledge of the current Medical Schemes Act and the accompanying regulations	Level 4	3	Recommended
core	117215 Explain the use of coding in Healthcare Benefits Administration	Level 4	4	Recommended
Core	118010 Assess a medical claim	Level 4	8	Draft - Prep for P Comment
core	118011 Analyze new developments reported in the media that could impact on long term insurance	Level 4	10	Draft - Prep for P Comment
core	118012 Research the Medical Scheme Administration sub-sector in South Africa	Level 4	5	Draft - Prep for P Comment
core	118014 Explain the cycle of a medical claim	Level 4	2	Draft - Prep for P Comment
core	118018 Describe the control of fraud in Healthcare Benefits Administration	Level 4	8	Draft - Prep for P Comment
Core	118019 Describe managed care as it is applied in Medical Scheme Administration in South Africa	Level 4	6	Draft - Prep for P Comment
Elective	114966 Explain the types of compulsory statutory insurance in South Africa	Level 2	2	Registered
Elective	9302 Access information in order to respond to client enquiries in a financial services environment	Level 3	2	Reregistered
Elective	9303 Communicate verbally with clients in a financial environment	Level 3	3	Reregistered
Elective	12547 Demonstrate knowledge and understanding of the role, functions and duties of trustees of Group Retirement Funds	Level 3	4	Registered
Elective	12548 Demonstrate ability to use and interpret texts that apply to the role and responsibilities of trustees of Group Retirement Funds	Level 3	4	Registered
Elective	12550 Demonstrate knowledge and understanding of the role functions and responsibilities of Trustees of Medical Schemes	Level 3	4	Registered
Elective	13911 Induct a new member into a team	Level 3	3	Registered
Elective	13912 Apply knowledge of self and team in order to develop a plan to enhance team performance	Level 3	5	Registered
Elective	13917 Indicate the role of a team leader ensuring that a team meets an organisation's standards	Level 3	6	Registered
Elective	113907 Explain the impact of personal wellness on work performance	Level 3	2	Registered
Elective	113909 Coach a team member in order to enhance individual performance in work environment	Level 3	5	Registered
Elective	114932 Explain how to manage diversity in the workplace	Level 3	2	Registered
Elective	114952 Apply problem-solving techniques to make a decision or solve a problem in a real life context	Level 3	2	Registered
Elective	114960 Investigate the need to provide financially for own retirement	Level 3	3	Registered
Elective	114972 Explain healthcare benefits administration in South Africa	Level 3	2	Registered
Elective	114985 Indicate how different needs lead to the development of different Financial Service products	Level 3	4	Registered
Elective	116966 Apply knowledge of self and own situation to manage risks resulting from change in the workplace	Level 3	3	Registered
Elective	117111 Apply knowledge of basic accounting principles to financial services	Level 3	4	Recommended
Elective	117133 Manage own work performance in relation to an organisation's performance management system	Level 3	2	Recommended
Elective	117136 Administer long term employee benefits and medical scheme membership	Level 3	3	Recommended
Elective	117171 Manage time effectively to enhance productivity and enable a balanced lifestyle	Level 3	2	Recommended
Elective	13947 Motivate a team	Level 4	6	Registered
Elective	13949 Apply technical knowledge and skill to align business unit performance to business goals	Level 4	5	Registered
Elective	13953 Apply the principles of situational leadership to a business unit	Level 4	5	Registered
Elective	13954 Manage risk in own work/business environment	Level 4	5	Reregistered
Elective	113923 Explain fiduciary responsibilities and the associated risk	Level 4	1	Registered
Elective	113927 Analyse the proposed National Health policy as a means of providing healthcare for the nation	Level 4	4	Registered
Elective	114209 Apply Return on Investment (ROI) theory and practice to a business unit	Level 4	6	Registered
Elective	114215 Mentor a colleague to enhance the individual's knowledge, skills, values and attitudes in a selected career path	Level 4	3	Registered
Elective	118003 Analyse musculo-skeletal related impairments and their impact on the assessment of long-term risk	Level 4	2	Draft - Prep for P Comment

Elective	118004 Analyse impairments of the reproductive system and their impact on the assessment of long-term risk	Level 4	2	Draft - Prep for P Comment
Elective	118005 Investigate quality and control mechanisms in a business unit	Level 4	2	Draft - Prep for P Comment
Elective	118006 Analyse psychological and psychiatric impairments and the associated impact on the assessment of risk	Level 4	2	Draft - Prep for P Comment
Elective	118007 Analyse neurological related impairments and the associated impact on risk assessment	Level 4	2	Draft - Prep for P Comment
(Elective	118008 Analyse respiratory related impairments and their impact on the assessment of long-term risk	Level 4	2	Draft - Prep for P Comment
Elective	118009 Analyse impairments related to the endocrine system and their impact on the assessment of long-term risk	Level 4	2	Draft - Prep for P Comment
Elective	118013 Analyse impairments related to blood disorders and the associated impact on the assessment of risk	Level 4	1	Draft - Prep for P Comment
Elective	118015 Analyse cardiovascular related impairments and their impact on the assessment of long-term risk	Level 4	5	Draft - Prep for P Comment
Elective	118016 Analyse cancer as an impairment and the associated impact on the assessment of risk	Level 4	2	Draft - Prep for P Comment
Elective	118017 Analyse impairments related to the digestive and urinary systems and their impact on the assessment of long-term risk	Level 4	2	Draft - Prep for P Comment
Fundamental	8968 Accommodate audience and context needs in oral communication	Level 3	5	Reregistered
Fundamental	8969 Interpret and use information from texts	Level 3	5	Reregistered
Fundamental	8970 Write texts for a range of communicative contexts	Level 3	5	Reregistered
Fundamental	8973 Use language and communication in occupational learning programmes	Level 3	5	Reregistered
Fundamental	7468 Use mathematics to investigate and monitor the financial aspects of personal, business, national and international issues	Level 4	6	Reregistered
Fundamental	7485 Demonstrate understanding of real and complex number systems	Level 4	3	Reregistered
Fundamental	8974 Engage in sustained oral communication and evaluate spoken texts	Level 4	5	Reregistered
Fundamental	8975 Read analyse and respond to a variety of texts	Level 4	5	Reregistered
Fundamental	8976 Write for a wide range of contexts	Level 4	5	Reregistered
Fundamental	9015 Apply knowledge of statistics and probability to critically interrogate and effectively communicate findings on i.e. related problems	Level 4	6	Reregistered
Fundamental	9016 Represent analyse and calculate shape and motion in 2-and 3-dimensional space in different contexts	Level 4	4	Reregistered
Fundamental	12153 Use the writing process to compose texts required in the business environment	Level 4	5	Registered
Fundamental	117127 Describe and apply the basic principles of personal income tax	Level 4	3	Recommended
Fundamental	117156 Interpret basic financial statements	Level 4	4	Recommended
Fundamental	117158 Investigate ways of managing financial risk in own lives	Level 4	5	Recommended



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

## UNIT STANDARD:

1

## Analyse cancer as an impairment and the associated impact on the assessment of risk

SAQA US ID	UNIT STANDARD TITLE		
118016	Analyse cancer as an impairment and the associated impact on the assessment of risk		
SGB NAME	ABET BAND	PROVIDER NAME	
SGB Insurance and Investment	Undefined		
FIELD DESCRIPTION	SUBFIELD DESCRIPTION		
Business, Commerce and Management Studies	Finance, Economics and Accounting		
UNIT STANDARD CODE	UNIT STANDARD TYPE	NQF LEVEL	CREDITS
BUS-FEA-0-SGB I @ I	Regular	Level 4	2

## SPECIFIC OUTCOMES:

## SPECIFIC OUTCOME 1

Describe cancer as a medical condition.

## SPECIFIC OUTCOME 2

Indicate **how** cancer is diagnosed and treated.

## SPECIFIC OUTCOME 3

Outline the long term prognosis **of** cancer.

## SPECIFIC OUTCOME 4

Apply knowledge of cancer to assess risk.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

2

### Analyse cardiovascular related impairments and their impact on the assessment of long-term risk

SAQA US ID	UNIT STANDARD TITLE		
118015	Analyse cardiovascular related impairments and their impact on the assessment of long-term risk		
SGB NAME		ABET BAND	PROVIDER NAME
SGB Insurance and Investment		Undefined	
FIELD DESCRIPTION		SUBFIELD DESCRIPTION	
Business, Commerce and Management Studies		Finance, Economics and Accounting	
UNIT STANDARD CODE		UNIT STANDARD N P E	NQF LEVEL
BUS-FEA-0-SGB I & I		Regular	Level 4
			CREDITS
			5

### SPECIFIC OUTCOMES:

#### SPECIFIC OUTCOME 1

Explain the anatomy and physiology of the cardiovascular system.

#### SPECIFIC OUTCOME 2

Explain the main conditions and impairments related to the cardiac and vascular systems.

#### SPECIFIC OUTCOME 3

Interpret evidence related to cardiac and vascular conditions and impairments.

#### SPECIFIC OUTCOME 4

Apply knowledge of the cardiac and vascular systems to assess risk.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

## UNIT STANDARD:

3

**Analyse impairments of the reproductive system and their impact on the assessment of long-term risk**

SAQA US ID	UNIT STANDARD TITLE		
118004	Analyse impairments of the reproductive system and their impact on the assessment of long-term risk		
SGB NAME	ABET BAND	PROVIDER NAME	
SGB Insurance and Investment	Undefined		
FIELD DESCRIPTION	SUBFIELD DESCRIPTION		
Business, Commerce and Management Studies	Finance, Economics and Accounting		
UNIT STANDARD CODE	UNIT STANDARD TYPE	NQF LEVEL	CREDITS
BUS-FEA-0-SGB   8	Regular	Level 4	(2

**SPECIFIC OUTCOMES:****SPECIFIC OUTCOME 1**

Explain the anatomy and physiology of the reproductive system.

**SPECIFIC OUTCOME 2**

Explain the main conditions and impairments related to the reproductive system.

**SPECIFIC OUTCOME 3**

Interpret evidence related to reproductive system conditions and impairments.

**SPECIFIC OUTCOME 4**

Apply knowledge of the reproductive system to assess risk.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

4

**Analyse impairments related to blood disorders and the associated impact on the assessment of risk**

SAQA US ID	UNIT STANDARD TITLE		
1118013	Analyse impairments related to blood disorders and the associated impact on the assessment of risk		
SGB NAME	ABET BAND	PROVIDER NAME	
SGB Insurance and Investment	Undefined		
FIELD DESCRIPTION	SUBFIELD DESCRIPTION		
Business, Commerce and Management Studies	Finance, Economics and Accounting		
UNIT STANDARD CODE	UNIT STANDARD TYPE	NQF LEVEL	[CREDITS]
BUS-FEA-0-SGB I & I	Regular	Level 4	1

### **SPECIFIC OUTCOMES:**

#### **SPECIFIC OUTCOME 1**

Describe blood disorders as a medical condition.

#### **SPECIFIC OUTCOME 2**

Indicate how blood disorders are diagnosed and treated.

#### **SPECIFIC OUTCOME 3**

Outline the long term prognosis of blood disorders.

#### **SPECIFIC OUTCOME 4**

Apply knowledge of blood disorders to assess a risk.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

## UNIT STANDARD:

5

Analyse impairments related to the digestive and urinary systems and their impact on the assessment of long-term risk

SAQA US ID	UNIT STANDARD TITLE			
118017	Analyse impairments related to the digestive and urinary systems and their impact on the assessment of long-term risk			
SGB NAME		ABET BAND	PROVIDER NAME	
SGB Insurance and Investment		Undefined		
FIELD DESCRIPTION		SUBFIELD DESCRIPTION		
Business, Commerce and Management Studies		Finance, Economics and Accounting		
UNIT STANDARD CODE		UNIT STANDARD TYPE	NQF LEVEL	CREDITS
BUS-FEA-0-SGB I & I		Regular	Level 4	2

## SPECIFIC OUTCOMES:

## SPECIFIC OUTCOME 1

Explain the anatomy and physiology of the digestive and urinary systems.

## SPECIFIC OUTCOME 2

Explain the main conditions and impairments related to the digestive and urinary systems.

## SPECIFIC OUTCOME 3

Interpret evidence related to digestive and urinary system conditions and impairments.

## SPECIFIC OUTCOME 4

Apply knowledge of the digestive and urinary system to assess a risk.





## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

**UNIT STANDARD:**

**6**

**Analyse impairments related to the endocrine system and their impact on the assessment of long-term risk**

SAQA US ID	UNIT STANDARD TITLE		
118009	Analyse impairments related to the endocrine system and their impact on the assessment of long-term risk		
SGB NAME	ABET BAND	PROVIDER NAME	
SGB Insuranceand Investment	Undefined		
FIELD DESCRIPTION	SUBFIELD DESCRIPTION		
Business, Commerce and Management Studies	Finance, Economics and Accounting		
UNIT STANDARD CODE	UNIT STANDARD TYPE	NQF LEVEL	CREDITS
BUS-FEA-0-SGB I & J	Regular	Level 4	12

### **SPECIFIC OUTCOMES:**

#### **SPECIFIC OUTCOME 1**

Explain the anatomy and physiology of the endocrine system.

#### **SPECIFIC OUTCOME 2**

Explain the main conditions and impairments related to the endocrine system.

#### **SPECIFIC OUTCOME 3**

Interpret evidence related to endocrine system conditions and impairments.

#### **SPECIFIC OUTCOME 4**

Apply knowledge of the endocrine system to assess a risk.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

## UNIT STANDARD:

7

Analyse musculo-skeletal related impairments and their impact on the assessment of long-term risk

SAQA US ID	UNIT STANDARD TITLE		
118003	Analyse musculo-skeletalrelated impairments and their impact on the assessment of		
	long-term risk		
SGB NAME		ABET BAND	PROVIDER NAME
SGB Insurance and Investment		Undefined	
FIELD DESCRIPTION		SUBFIELD DESCRIPTION	
Business, Commerce and Management Studies		Finance, Economics and Accounting	
UNIT STANDARD CODE		UNIT STANDARD TYPE	NQF LEVEL
BUS-FEA-0-SGB I & I		Regular	Level 4
			2

## SPECIFIC OUTCOMES:

## SPECIFIC OUTCOME 1

Explain the anatomy and physiology of the musculo-skeletal system.

## SPECIFIC OUTCOME 2

Explain the main conditions and impairments related to the musculo-skeletal system.

## SPECIFIC OUTCOME 3

Interpret evidence related to musculo-skeletal conditions and impairments.

## SPECIFIC OUTCOME 4

Apply knowledge of the musculo-skeletal systems to assess a risk.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

## UNIT STANDARD:

8

## Analyse neurological related impairments and the associated impact on risk assessment

SAQA US ID	UNIT STANDARD TITLE			
118007	Analyse neurological related impairments and the associated impact on risk assessment			
SGB NAME		ABET BAND	PROVIDER NAME	
SGB Insurance and Investment		Undefined		
FIELD DESCRIPTION		SUBFIELD DESCRIPTION		
Business, Commerce and Management Studies		Finance, Economics and Accounting		
UNIT STANDARD CODE		UNIT STANDARD TYPE	NQF LEVEL	CREDITS
BUS-FEA-Q-SGB I & I		Regular	(1 level4	(2

## SPECIFIC OUTCOMES:

## SPECIFIC OUTCOME 1

Explain the anatomy and physiology of the central nervous system.

## SPECIFIC OUTCOME 2

Explain the main conditions and impairments related to the central nervous system.

## SPECIFIC OUTCOME 3

Interpret evidence related to neurological conditions and impairments.

## SPECIFIC OUTCOME 4

Apply knowledge of the central nervous system to assess risk.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

## UNIT STANDARD:

9

**Analyse psychological and psychiatric impairments and the associated impact on the assessment of risk**

SAQA US ID	UNIT STANDARD TITLE		
118006	Analyse psychological and psychiatric impairments and the associated impact on the assessment of risk		
SGB NAME	ABET BAND	PROVIDER NAME	
SGB Insurance and Investment	Undefined		
FIELD DESCRIPTION	SUBFIELD DESCRIPTION		
Business, Commerce and Management Studies	Finance, Economics and Accounting		
UNIT STANDARD CODE	UNIT STANDARD TYPE	NQF LEVEL	CREDITS
BUS-FEA-0-SGB   & I	Regular	Level 4	2

**SPECIFIC OUTCOMES:****SPECIFIC OUTCOME 1**

Interpret medical terminology associated with psychological and psychiatric conditions.

**SPECIFIC OUTCOME 2**

Identify the main psychiatric conditions and their impact on functioning.

**SPECIFIC OUTCOME 3**

Interpret evidence related to psychological and psychiatric conditions.

**SPECIFIC OUTCOME 4**

Apply knowledge of the psychological and psychiatric conditions to assess risk.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

10

### Analyse respiratory related impairments and their impact on the assessment of long-term risk

SAQA US ID	UNIT STANDARD TITLE		
118008	Analyse respiratory related impairments and their impact on the assessment of long-term risk		
SGB NAME		ABET BAND	PROVIDER NAME
SGB Insurance and Investment		Undefined	
FIELD DESCRIPTION		SUBFIELD DESCRIPTION	
Business, Commerce and Management Studies		Finance, Economics and Accounting	
UNIT STANDARD CODE		UNIT STANDARD TYPE	NQF LEVEL
BUS-FEA-0-SGB I & I		Reaular	Level4
			CREDITS
			2

### SPECIFIC OUTCOMES:

#### SPECIFIC OUTCOME 1

Explain the anatomy and physiology of the respiratory system.

#### SPECIFIC OUTCOME 2

Explain the main conditions and impairments related to the respiratory system.

#### SPECIFIC OUTCOME 3

Interpret evidence related to respiratory conditions and impairments.

#### SPECIFIC OUTCOME 4

Apply knowledge of the respiratory system to assess risk.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

## UNIT STANDARD:

11

Analyze new developments reported in the media that could impact on long-term insurance

SAQA US ID	UNIT STANDARD TITLE		
118011	Analyze new developments reported in the media that could impact on long-term insurance		
SGB NAME	ABET BAND	PROVIDER NAME	
SGB Insurance and Investment	Undefined		
FIELD DESCRIPTION	SUBFIELD DESCRIPTION		
Business, Commerce and Management Studies	Finance, Economics and Accounting		
UNIT STANDARD CODE	UNIT STANDARD TYPE	NQF LEVEL	CREDITS
BUS-FEA-0-SGB I & I	Regular	Level 4	10

**SPECIFIC OUTCOMES:****SPECIFIC OUTCOME 1**

Analyse articles and reports relating to the changing nature of long term insurance in South Africa.

**SPECIFIC OUTCOME 2**

Analyse developments in technology that could impact on the administration of long term insurance.

**SPECIFIC OUTCOME 3**

Interpret the effect of innovations in medical treatment and drug development on one of the sub sectors of long term insurance.

**SPECIFIC OUTCOME 4**

Investigate the spread of diseases in Africa from reports in the media.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

12

#### Assess a medical claim

SAQA US ID	UNIT STANDARD TITLE			
118010	Assess a medical claim			
SGB NAME		ABET BAND	PROVIDER NAME	
SGB Insurance and Investment		Undefined		
FIELD DESCRIPTION		SUBFIELD DESCRIPTION		
Business, Commerce and Management Studies		Finance, Economics and Accounting		
UNIT STANDARD CODE		UNIT STANDARD TYPE	NQF LEVEL	CREDITS
BUS-FEA-0-SGB I & I		Regular	Level 4	8

#### SPECIFIC OUTCOMES:

##### SPECIFIC OUTCOME 1

Use medical reference guides to access information.

##### SPECIFIC OUTCOME 2

Explain how scheme rules apply to payment of a claim.

##### SPECIFIC OUTCOME 3

Investigate the most commonly occurring medical conditions in South Africa.

##### SPECIFIC OUTCOME 4

Explain basic terminology relating to medical claims.

##### SPECIFIC OUTCOME 5

Process a medical claim.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

## UNIT STANDARD:

13

Describe managed care as it is applied in Medical Scheme Administration in South Africa

SAQA US ID	UNIT STANDARD TITLE			
118019	Describe managed care as it is applied in Medical Scheme Administration in South Africa			
SGB NAME		ABET BAND	PROVIDER NAME	
SGB Insurance and Investment		Undefined		
FIELD DESCRIPTION		SUBFIELD DESCRIPTION		
Business, Commerce and Management Studies		Finance, Economics and Accounting		
UNIT STANDARD CODE		UNIT STANDARD TYPE	NQF LEVEL	CREDITS
BUS-FEA-0-SGB I&I		Regular	Level 4	16

## SPECIFIC OUTCOMES:

## SPECIFIC OUTCOME 1

Describe the rationale for managed care.

## SPECIFIC OUTCOME 2

Explain the principles of managed care.

## SPECIFIC OUTCOME 3

Describe different aspects of a managed care programme.

## SPECIFIC OUTCOME 4

Analyse the advantages and disadvantages of managed care.





## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

14

#### Describe the control of fraud in Healthcare Benefits Administration

SAQA US ID	UNIT STANDARD TITLE		
118018	Describe the control of fraud in Healthcare Benefits Administration		
SGB NAME	ABET BAND	(PROVIDERNAME	
SGB Insurance and Investment	Undefined		
FIELD DESCRIPTION	SUBFIELD DESCRIPTION		
Business, Commerce and Management Studies	Finance, Economics and Accounting		
UNIT STANDARD CODE	UNIT STANDARD TYPE	NQF LEVEL.	CREDITS
BUS-FEA-0-SGB I & I	Regular	(Level4	(8

#### SPECIFIC OUTCOMES:

##### SPECIFIC OUTCOME 1

Describe fraud as it occurs in a Healthcare Benefits Administration environment.

##### SPECIFIC OUTCOME 2

Explain legal aspects relating to fraud in Healthcare Benefits Administration.

##### SPECIFIC OUTCOME 3

Explain internal processes relating to the investigation of fraud in Healthcare Benefits Administration.

##### SPECIFIC OUTCOME 4

Analyse trends and the impact of fraud in a Healthcare Benefits Administration environment.

##### SPECIFIC OUTCOME 5

Explain control mechanisms used to contain fraud in Healthcare Benefits Administration.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

## UNIT STANDARD:

15

## Explain the cycle of a medical claim

SAQA US ID	UNIT STANDARD TITLE			
118014	Explain the cycle of a medical claim			
SGB NAME		ABET BAND	PROVIDER NAME	
SGB Insurance and Investment		Undefined		
FIELD DESCRIPTION		SUBFIELD DESCRIPTION		
Business, Commerce and Management Studies		Finance, Economics and Accounting		
UNIT STANDARD CODE		UNIT STANDARD TYPE	NQF LEVEL	CREDITS
BUS-FEA-0-SGB I&I		Regular	Level 4	2

**SPECIFIC OUTCOMES:****SPECIFIC OUTCOME 1**

Explain the origin of medical scheme claims.

**SPECIFIC OUTCOME 2**

Describe the different routes followed by medical claims.

**SPECIFIC OUTCOME 3**

Analyse a complex medical claim.

**SPECIFIC OUTCOME 4**

Investigate the storage and retrieval of claims related documents in a Healthcare Benefits Administrator.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

### UNIT STANDARD:

16

### investigate quality and control mechanisms in a business unit

SAQA US ID	UNIT STANDARD TITLE		
118005	Investigate quality and control mechanisms in a business unit		
SGB NAME	ABET BAND	PROVIDERNAME	
SGB Insuranceand Investment	Undefined		
FIELD DESCRIPTION	SUBFIELD DESCRIPTION		
Business, Commerce and Management Studies	Finance, Economics and Accounting		
UNIT STANDARD CODE	UNIT STANDARD TYPE	NQF LEVEL	CREDITS
BUS-FEA-0-SGB I& I	Regular	Level 4	2

#### **SPECIFIC OUTCOMES:**

##### **SPECIFIC OUTCOME 1**

Analyse the mechanisms used for quality management in a business unit.

##### **SPECIFIC OUTCOME 2**

Apply quality and control mechanisms in a business unit.

##### **SPECIFIC OUTCOME 3**

Report findings and give feedback.

##### **SPECIFIC OUTCOME 4**

Recommend possible actions to improve quality and ensure compliance.



## SOUTH AFRICAN QUALIFICATIONS AUTHORITY

## UNIT STANDARD:

17

Research the Medical Scheme Administration sub-sector in South Africa

SAQA US ID (UNIT STANDARD TITLE)			
118012	Research the Medical Scheme Administration sub-sector in South Africa		
SGB NAME	ABET BAND	PROVIDER NAME	
SGB Insurance and Investment	Undefined		
FIELD DESCRIPTION	SUBFIELD DESCRIPTION		
Business, Commerce and Management Studies	Finance, Economics and Accounting		
UNIT STANDARD CODE	UNIT STANDARD TYPE	NQF LEVEL	CREDITS
BUS-FEA-0-SGB I & I	Regular	Level 4	(5

## SPECIFIC OUTCOMES:

## SPECIFIC OUTCOME 1

Explain why Medical Scheme Administration exists as a sub sector of the insurance industry in South Africa.

## SPECIFIC OUTCOME 2

Indicate the role of the various stakeholders and organised groups within the industry.

## SPECIFIC OUTCOME 3

Investigate the factors that impact on a fund's stability.

## SPECIFIC OUTCOME 4

Investigate how the industry caters for different market sectors.